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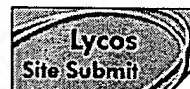
WEB RESULTS (i) (Showing Results 1-10 of 17)

1. *Scanned title EC* Vicom **Tragoes** Alliance VMI news release *Fast Forward* » - ...RELEASE Vicom/**Tragoes** Alliance...developer **Tragoes** Inc. (TRGO...developers through Tragoes' **Intellectual Property Marketplace**. Modifiable...products, to the **marketplace**. VICOM is...interface. Trago
http://www.loubanmedia.com/ir_news/96-sep30.html
2. *Scanned title EC* News 4/22/97 *Fast Forward* » - ...Tech Firms Collaborate to Develop and Deliver an Integrated Electronic Digital **Property** Management, Protection, and Metering System IDC Research Shows the Internet Replacing...
<http://www.eedesign.com/newsreleases/archives/042297.html>
3. *Scanned title EC* News 4/22/97 *Fast Forward* » - ...Tech Firms Collaborate to Develop and Deliver an Integrated Electronic Digital **Property** Management, Protection, and Metering System IDC Research Shows the Internet Replacing...
<http://www.virtualchipdesign.com/newsreleases/archives/042297.html>
4. YBP Publishing Services - Press Release *Fast Forward* » - ...and users. **Tragoes**, using Microsoft...selling digital **property** (digital...Objects as **property** on the electronic...Superdistribution is a **Tragoes** Advisory...environments. **Tragoes** Inc., established..
http://www.ybp.com/yrm/f_pr5.htm
5. ICSTI Forum, no. 30, April 1999 *Fast Forward* » - ...protection of **intellectual property** is critical in promoting **intellectual** advancement as...information and **intellectual property** are the same fundamental...AAAS Workshop on **Intellectual Property** on
<http://www.icsti.org/forum/30/>
6. userid *Fast Forward* » - ...electronic commerce in **intellectual property** on networks. The full...from the considerable **intellectual** effort that has been...the ease with which **intellectual property** rights can potentially...
<http://www.bic.org.uk/userid.pdf>
7. browse comments: Law Professors, Academics, Students, Attorneys and... *Fast Forward* » - ...Process World **Intellectual Property** Organization...creates a quasi-**intellectual property** right in domain...Infringe the **Intellectual pr** **perty** rights of another...exclude other **intellectual property**
More results from: http://wipo2.wipo.int/dns_comments/rfc3/0164.html
8. userid *Fast Forward* » - ...electronic commerce in **Intellectual property** on networks. The full...from the considerable **Intellectual** effort that has been...the ease with which **Intellectual property** rights can potentially...
<http://go.vlc.gov.au/pdfs/userid.pdf>

BARNES & NOBLE

Keyword

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7/15/02 12

part 18, a member/reservation card 4, a shop server 5 having a communication control part 56, member managing means 51 for registering and managing member data, reservation managing means 52, certification control part 54, sales managing means 54 and data master 55, an account settling terminal 3 such as POS, and a private communication line 2.

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14/5/14 (Item 14 from file: 347)

DIALOG(R)File 347:JAPIO

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06898501 **Image available**

SETTING FOR EXPENDITURE AMOUNT BY INDIVIDUAL ITEM AT THE TIME OF BANK ACCOUNT SETTLEMENT

PUB. NO.: 2001-126011 [JP 2001126011 A]

PUBLISHED: May 11, 2001 (20010511)

INVENTOR(s): MORIMURA ICHIRO

APPLICANT(s): MORIMURA ICHIRO

APPL. NO.: 11-346644 [JP 99346644]

FILED: October 29, 1999 (19991029)

INTL CLASS: G06F-019/00; **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To permit a depositor to manage the payment of an account at the time of using a settlement method for **paying** the purchase **cost** of an article/ **service** by transfer from a **bank** account through the use of ID of the depositor.

SOLUTION: Business type codes are set in a member store terminal machine, the member store business type code is added to settlement request data to be transmitted and it is transferred to a bank-side on account transfer settlement using a bank account. A depositor decides period and item expenditure budgets by the individual business type code of the respective member stores by self- discretion and previously registers them in the computer of a bank. Settlement request data from a member store-side is collated with the business type code and settlement in budget is executed and the payment management of the depositor is supported in such a state. Then, effect for secondarily protecting the account from illegal behavior is given.

COPYRIGHT: (C)2001,JPO

14/5/15 (Item 15 from file: 347)

DIALOG(R)File 347:JAPIO

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05491682 **Image available**

CHARGE ADJUSTMENT SYSTEM

PUB. NO.: 09-106482 [JP 9106482 A]

PUBLISHED: April 22, 1997 (19970422)

INVENTOR(s): FUJITA SHINGO

APPLICANT(s): NIPPON DATA CARD KK [000000] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 07-263934 [JP 95263934]

FILED: October 12, 1995 (19951012)

INTL CLASS: [6] G07G-001/12; **G06F-017/60** ; G07C-009/00

JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO KEYWORD:R088 (PRECISION MACHINES -- Automatic Vending Machines); R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

ABSTRACT

PROBLEM TO BE SOLVED: To rationalize a processing relating to charge

adjustment by automatically specifying a user in **paying** the utilization charge of an **institution** or **service**.

SOLUTION: In the case of paying the utilization charge of a hotel or the like, the user returns a room key 130 to a front clerk and the front clerk who receives the room key 130 feeds it to a key hole 140. Thus, the room key 130 is housed in a key recovering case 160 and the room key 160 obtains power from electromagnetic waves discharged by a key signal detector 150 and transmits key signals including its own ID. The key signal detector 150 receives the key signals, specifies the ID of the room key 130 and informs a computer 110. The computer 110 retrieves a utilization detailed statement corresponding to the ID of the room key 130 and outputs it to a printer 120

14/5/16 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014678324 **Image available**

WPI Acc No: 2002-499381/200253

XRPX Acc No: N02-395374

Service sales handling method e.g. for electricity and cable TV services, involves contributing certain percentage of member's monthly bill payment to charitable organization designated by member

Patent Assignee: HOINS T (HOIN-I)

Inventor: HOINS T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020052811	A1	20020502	US 2000244866	A	20001101	200253 B
			US 2001777258	A	20010205	

Priority Applications (No Type Date): US 2000244866 P 20001101; US 2001777258 A 20010205

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020052811	A1		11	G06F-017/60	Provisional application US 2000244866
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Abstract (Basic): US 20020052811 A1

NOVELTY - Services are provided to specific member by a service company, on creating a marketing program. Bills are processed for service selected by the member, and accordingly payments are collected. A certain percentage of bill payment of the specified member, is contributed to a charitable organization designated by the member, while another percentage of any bill payments of other referred members, is credited to the specified member.

USE - For handling sales of services such as residential telecommunication, electricity, cable TV services and Internet services under a marketing program in electronic commerce.

ADVANTAGE - Promotes utility services. The communication is directed to its members, monthly thereby the problem of unopened direct mail envelopes to its known supporters, is prevented. Since the communication with the supporters is not financed with supporters cash, the substantial cash and image problems faced by many charitable organization are solved.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart describing detailed operation of the marketing program.

pp; 11 DwgNo 3/5

Title Terms: SERVICE; SALE; HANDLE; METHOD; ELECTRIC; CABLE; TELEVISION;

SERVICE; CONTRIBUTE; PERCENTAGE; MEMBER; MONTH; BILL; PAY; ORGANISE;

DESIGNATED; MEMBER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/17 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014677932 **Image available**
WPI Acc No: 2002-498989/200253
Related WPI Acc No: 1991-208319; 1999-179490; 2001-380140
XRPX Acc No: N02-395008

Remote delivery system has central computer that outputs digital message to automated teller machine network based on data from remote terminal, to debit from corresponding user account

Patent Assignee: CARMODY T E (CARM-I); LAWLOR M P (LAWL-I)

Inventor: CARMODY T E; LAWLOR M P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020038289	A1	20020328	US 89448170	A	19891208	200253 B
			US 92975334	A	19921116	
			US 95469354	A	19950606	
			US 9820109	A	19980206	
			US 2001789534	A	20010222	

Priority Applications (No Type Date): US 92975334 A 19921116; US 89448170 A 19891208; US 95469354 A 19950606; US 9820109 A 19980206; US 2001789534 A 20010222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020038289	A1	78	G06F-017/60	CIP of application US 89448170 Cont of application US 92975334 Div ex application US 95469354 Cont of application US 9820109 CIP of patent US 5220501 Div ex patent US 5870724 Cont of patent US 6202054

Abstract (Basic): US 20020038289 A1

NOVELTY - A modem is provided in each of a remote terminal (54) and a central computer (52) to communicate data in between, through a packet data network and a dial-up telephone line. The central computer generates a digital message based on the communicated data, and applies the digital message to an automated teller machine (ATM) network to debit from a corresponding user account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a home banking terminal;
- (b) a method of distributing finances remotely;
- (c) a method of paying bills;
- (d) a method of transferring money between banks;
- (e) a method of providing home banking services;
- (f) a method of distributing advertising remotely;
- (g) and a system for conducting financial transactions.

USE - For retail banking services.

ADVANTAGE - Saves time and money for users, and enables users to **pay bills** and obtain other banking **services** wherever there is telephone jack. **Banks** save on back-office expense while efficiently providing service to customers. Bank-owned ATM networks generate volume and earn fees. Improves cash flow and saves on costly processing of paper checks. Provides advertisers with powerful, low-cost marketing tool.

DESCRIPTION OF DRAWING(S) - The figure is a detailed schematic block diagram of the remote delivery system.

Central computer (52)

Remote terminal (54)

pp; 78 DwgNo 1/22

Title Terms: REMOTE; DELIVER; SYSTEM; CENTRAL; COMPUTER; OUTPUT; DIGITAL; MESSAGE; AUTOMATIC; TELLER; MACHINE; NETWORK; BASED; DATA; REMOTE; TERMINAL; DEBIT; CORRESPOND; USER; ACCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/18 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014662272 **Image available**

WPI Acc No: 2002-482976/200252

XRPX Acc No: N02-381429

Account settlement system in karaoke shop, calculates service fee based on amount of music performed by karaoke system

Patent Assignee: SANYO ELECTRIC CO LTD (SAOL)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002091462	A	20020327	JP 2000281455	A	20000918	200252 B

Priority Applications (No Type Date): JP 2000281455 A 20000918

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002091462	A		10	G10K-015/04	

Abstract (Basic): JP 2002091462 A

NOVELTY - An accounting system (100) receives customer specific information and service claim information and calculates service fee based on amount of music performed by karaoke system (50). The **service fee is settled** by transferring predetermined amount from user account in a **bank** to payment system.

USE - For settling service fee in karaoke shop.

ADVANTAGE - Simplifies the payment settlement procedure in a karaoke shop, even if a user does not possess a credit card or cash.

DESCRIPTION OF DRAWING(S) - The figure shows a karaoke shop.

Karaoke system (50)

Accounting system (100)

pp; 10 DwgNo 1/7

Title Terms: ACCOUNT; SETTLE; SYSTEM; KARAOKE; SHOP; CALCULATE; SERVICE;

FEE; BASED; AMOUNT; MUSIC; PERFORMANCE; KARAOKE; SYSTEM

Derwent Class: P86; T01; T05; W04

International Patent Class (Main): G10K-015/04

International Patent Class (Additional): **G06F-017/60** ; G07F-017/30

File Segment: EPI; EngPI

14/5/19 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014622735 **Image available**

WPI Acc No: 2002-443439/200247

Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-239126;

2002-443440; 2002-443441; 2002-443442; 2002-488940; 2002-499393

XRPX Acc No: N02-349372

Bill information presentation method using Internet, involves receiving requests for billing information from payors in response to payment notice transmitted to payors and transmitting requested information to payors

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: AU R; KITCHEN B; MOSES G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020046165	A1	20020418	US 9834561	A	19980303	200247 B
			US 2001820804	A	20010330	

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001820804 A 20010330

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020046165	A1		35	G06F-017/60	Cont of application US 9834561

Abstract (Basic): US 20020046165 A1

NOVELTY - Electronic mails including the payment notice are transmitted to the respective payors. Requests for the billing information are received from the respective payors, in response to the electronic mails. Billing information are delivered to the respective payors, in response to the requests received from the payors.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Electronic bill presenting system; and
- (2) Electronic bill presenting network.

USE - For presenting information about electronic **bills** to be **settled** for different billers like merchants, utility companies, **service** providers, **bank** card companies, paper boy, babysitter, lawn boy, etc., over Internet.

ADVANTAGE - Facilitates timely payment of bills by the payors.

DESCRIPTION OF DRAWING(S) - The figure shows a bill processing network.

pp; 35 DwgNo 1/15

Title Terms: BILL; INFORMATION; PRESENT; METHOD; RECEIVE; REQUEST; BILL; INFORMATION; RESPOND; PAY; NOTICE; TRANSMIT; TRANSMIT; REQUEST; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/20 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014603863 **Image available**

WPI Acc No: 2002-424567/200245

SRPX Acc No: N02-333760

Computerized patent and trademark fee payment method involves using payment by client to firm for client invoice as funds for payment by firm to organization for firm invoice

Patent Assignee: PATENT & TRADEMARK FEE MANAGEMENT LLC (PATE-N)

Inventor: LUNDBERG S W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6363361	B1	20020326	US 97898377	A	19970722	200245 B

Priority Applications (No Type Date): US 97898377 A 19970722

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6363361	B1		43	G06F-017/60	

Abstract (Basic): US 6363361 B1

NOVELTY - A client **invoice** which includes a **fee invoice**, is generated at accounting computer system (414) for delivery to client and firm **invoice** which includes the **charge** for delivery to the firm is generated. The client **invoice** corresponds to firm **invoice** such that the payment by the client to the firm for client **invoice** is utilized as funds for payment by firm to finance organization for firm **invoice**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computerized **patent** and **trademark fee** payment system.

USE - For managing computerized **patent** and **trademark fee payment** in law **firms**.

ADVANTAGE - The firm has time to collect the payment of **patent** and **trademark fees** from its clients prior to repaying the finance organization. The organization provides **services**, since it is able to **charge service charge** passed along to the **firm's clients**. The **organization** is free to **charge service charge** for collecting **payment of patent and trademark fees** in conjunction with the loaning of money, since the **organization** is not a **patent** and

trademark law firm.

DESCRIPTION OF DRAWING(S) - The figure shows the system architecture of computerized **patent** and **trademark fee** payment system.

Accounting computer system (414)

pp; 43 DwgNo 4/23

Title Terms: COMPUTER; **PATENT**; **FEE**; PAY; METHOD; PAY; CLIENT; FIRM;

CLIENT; **INVOICING**; FUND; PAY; FIRM; ORGANISE; FIRM; **INVOICING**

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

14/5/21 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014599075 **Image available**

WPI Acc No: 2002-419779/200245

XRPX Acc No: N02-330176

Demand agent system for demanding payment of debt, e.g. public fee, telephone rate, to customer has call center which updates demand list in real time based on transferred modification information

Patent Assignee: BELL SYSTEM 24 KK (BELL-N); SANYO SHINPAN KK (SANY-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002007692	A	20020111	JP 2000183282	A	20000619	200245 B

Priority Applications (No Type Date): JP 2000183282 A 20000619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002007692	A		10	G06F-017/60	

Abstract (Basic): JP 2002007692 A

NOVELTY - A financial institution (3) is connected between a loan manufacturer (2) and a call center (5) by a communication circuit (7) to transfer modification information on demand list from the loan manufacturer to the call center in real time. The call center updates the demand list in real time based on the transferred modification information.

DETAILED DESCRIPTION - The call center executes a demand requested by a loan manufacturer through a telephone, based on the demand list. Modification information for deleting customer from the demand list depending on the demand is notified from the loan manufacturer to the call center. The call center updates the demand list based on the modification information for deleting customer, and executes repeated demand as agent of a customer (1) on demand list.

USE - For demanding payment of debt, e.g. public fee, telephone rate, to customer.

ADVANTAGE - Updates demand list of customer who does not repay debt in scheduled data, when not returning rental goods, or when not **paying fees** to provision **service** by consignment of manufacturer or public **institution**. Repeated demand is immediately performed in a demand term since demand list is updated in real time. Eliminates misunderstanding of demand, e.g. double demand, by customer which pays and who finishes paying debt.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the demand agent system. (Drawing includes non-English language text).

Customer (1)

Loan manufacturer (2)

Financial institution (3)

Call center (5)

Communication circuit (7)

pp; 10 DwgNo 1/8

Title Terms: DEMAND; AGENT; SYSTEM; DEMAND; PAY; PUBLIC; FEE; TELEPHONE; RATE; CUSTOMER; CALL; UPDATE; DEMAND; LIST; REAL; TIME; BASED; TRANSFER; MODIFIED; INFORMATION

Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/22 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014593446 **Image available**
WPI Acc No: 2002-414150/200244
Related WPI Acc No: 2001-316028; 2001-425037
XRPX Acc No: N02-325575

Electronic commerce service providing system includes root entity acting as certification authority which maintains configuration base line comprising operating environment of root entity certification authority
Patent Assignee: DULIN C (DULI-I); HICKS M (HICK-I); NEPOMUCENO L (NEPO-I); SOLO D (SOLO-I); STIRLAND M (STIR-I)
Inventor: DULIN C; HICKS M; NEPOMUCENO L; SOLO D; STIRLAND M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020029200	A1	20020307	US 99153203	P	19990910	200244 B
			US 99153724	P	19990913	
			US 99153726	P	19990913	
			US 2000231319	P	20000908	
			US 2000657605	A	20000908	
			US 2001950440	A	20010910	

Priority Applications (No Type Date): US 2001950440 A 20010910; US 99153203 P 19990910; US 99153724 P 19990913; US 99153726 P 19990913; US 2000231319 P 20000908; US 2000657605 A 20000908

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020029200	A1		43	G06F-017/60	Provisional application US 99153203
					Provisional application US 99153724
					Provisional application US 99153726
					Provisional application US 2000231319
					Cont of application US 2000657605

Abstract (Basic): US 20020029200 A1

NOVELTY - A root entity (110) acting as certification authority for an issuing and relying participant (102,104), maintains a configuration baseline comprising operating environment of the root entity certification authority. The issuing and relying participant acting as certification authority for subscribing and relying customers (106,108), maintains a configuration baseline comprising respective operating environment. A subscribing and relying customers maintains configuration baseline comprising respective operating environment.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for certificate status check service providing system.

USE - Electronic commerce service providing system.

ADVANTAGE - The maintenance of configuration baseline by each participant facilitates daily operation and management of the system, integration of configuration changes made by participants on system wide level and system wide service recovery in event of hardware or software failures of certification authorities. A transaction coordinator of the root entity provides flexible, centralized single transaction having qualities of atomicity, consistency, isolation and durability. Provides a single consistence interface for certificate status messages and request relating to other services. Provides new business application services like warranty payment guarantee and certified mail services, records billing data for certificate check **services** and allows **banks** or **financial institutions** to cross **charge** each other for different type of transaction and integrates even software applications to electronically sign and verify documents promoting reuse of components and simplifies maintenance and enhances

services.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of four corner model for providing electronic commerce services.

Issuing and relying participant (102,104)

Subscribing and relying customers (106,108)

Root entity (110)

pp; 43 DwgNo 1/14

Title Terms: ELECTRONIC; SERVICE; SYSTEM; ROOT; ENTITY; ACT; CERTIFY;

AUTHORISE; MAINTAIN; CONFIGURATION; BASE; LINE; COMPRISE; OPERATE;

ENVIRONMENT; ROOT; ENTITY; CERTIFY; AUTHORISE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/23 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014569935 **Image available**

WPI Acc No: 2002-390638/200242

Internet marketing method through multilateral profit distribution connection system

Patent Assignee: IBIZ.COM CO LTD (IBIZ-N)

Inventor: KIM H T; LEE J E; LEE J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001111754	A	20011220	KR 200032404	A	20000613	200242 B

Priority Applications (No Type Date): KR 200032404 A 20000613

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001111754	A	1	G06F-017/60	

Abstract (Basic): KR 2001111754 A

NOVELTY - An Internet marketing method through a multilateral profit distribution connection system is provided to view the profit distribution information at one place conveniently by connecting electronic commerce companies to a manager at one place.

DETAILED DESCRIPTION - Electronic commerce companies apply for registration with data such as company information, product sale, settlement condition including the profit distribution according to the advertisement result, and a contract etc. on Internet. At this time, a merchant approves the contract with a connection center including the **settlement of service charge** and then applies. The center received the application discriminates the **company**, admits the member registration, registers to the Merchant database, and then provides the member's number and secret number. The merchant performs a log-in process and then registers its own products and advertisements. Web sites for providing the connection of the registered merchants also register the connection center. The registered web site information is stored to the web site member database. When a user visits a web site, it is informed to a banner database and a referrer tracker. According to the use of the user, a synthesis report is produced. When the user purchases a product, profit distribution is executed directly based on the sale in the merchant and then a report is written.

pp; 1 DwgNo 1/10

Title Terms: MARKET; METHOD; THROUGH; MULTILATERAL; PROFIT; DISTRIBUTE;

CONNECT; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/24 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014537302 **Image available**

WPI Acc No: 2002-358005/200239

System and method for immediately settling medical insurance charges on line

Patent Assignee: LEE W (LEEW-I)

Inventor: LEE W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001086601	A	20010915	KR 200134576	A	20010619	200239 B

Priority Applications (No Type Date): KR 200134576 A 20010619

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001086601	A	1	G06F-017/60	

Abstract (Basic): KR 2001086601 A

NOVELTY - A system and method for immediately **settling** medical insurance **charges** on line is provided to offer the medical **services** of good quality to the people through the **firm** establishment of finances by making medical insurance charges settled on the day through required inspection procedures.

DETAILED DESCRIPTION - A system for immediately settling medical insurance charges on line consists of a client part(10), a server system part(20), and a financial institution part(40). The client part(10) is composed of medical service providers, such as hospitals, pharmacies, Oriental medicine clinics, etc. The server system part(20) is comprised of a web server part(21), a system operating server part(23), a database server part(25), a traffic server part(22), and an EDI(Electronic Data Interchange) server part(24). The web server part(21) provides OCS(Order Communication System) applications(11) to the client part(10), The system operating server part(23) smoothly controls the operation of the server system part(20) so as to process the requests of the web server part(21) and the client part(10). The database server part(25) classifies medical service providers by required classification systems and stores them as data. The traffic server part(22) is provided to prevent the traffic of the server system part(20) from being increased. The EDI server part(24) makes an EDI request to a medical insurance management corporation(30). If the server system part(20) requests the settlement of medical insurance charges, the financial institution part(40) provides the corresponding settlement money to an account the client part appoints(10).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; IMMEDIATE; SETTLE; MEDICAL; INSURANCE; CHARGE; LINE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

14/5/25 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014534586 **Image available**

WPI Acc No: 2002-355289/200239

XRPX Acc No: N02-279277

Public fee payment method using portable terminal, outputs warning according to fee payment date issued by service provider, irrespective of demand output by customer

Patent Assignee: WEB LOGIC KK (WEBL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002007922	A	20020111	JP 2000190958	A	20000626	200239 B

Priority Applications (No Type Date): JP 2000190958 A 20000626

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002007922 A 17 G06F-017/60

Abstract (Basic): JP 2002007922 A

NOVELTY - A service center (3) comprises a memory in which bill issue information and date of bill issue of every predetermined customer are stored. The center receives the information from the service provider (1) through a communication network (4). The center outputs warning to the customer (2), according to the payment date irrespective of demand output by the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for fee payment system.

USE - For payment of fee using portable terminal e.g. for public fee such as gas, telephone, electricity, water and sewer services and broadcast.

ADVANTAGE - Provides efficient fee payment system, by eliminating paper bill problems.

DESCRIPTION OF DRAWING(S) - The figure shows the block flow diagram of the fee payment system. (Drawing includes non-English language text).

Service provider (1)
Customer (2)
Service center (3)
Communication network (4)
pp; 17 DwgNo 1/4

Title Terms: PUBLIC; FEE; PAY; METHOD; PORTABLE; TERMINAL; OUTPUT; WARNING;
ACCORD; FEE; PAY; DATE; ISSUE; SERVICE; IRRESPECTIVE; DEMAND; OUTPUT;
CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/26 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014526569 **Image available**
WPI Acc No: 2002-347272/200238
XRPX Acc No: N02-273731

Fee settlement method for e-commerce, involves displaying authentication information and payment request information to fee settlement company

Patent Assignee: SAKANQUE T (SAKA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074226	A	20020315	JP 2000267315	A	20000904	200238 B

Priority Applications (No Type Date): JP 2000267315 A 20000904

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002074226 A 8 G06F-017/60

Abstract (Basic): JP 2002074226 A

NOVELTY - The authentication information and payment request information are displayed to **fee settlement company** managing goods price settlement. A **service** sponsor reads displayed authentication information and provides **fee settlement service** to the user.

USE - For fee settlement of goods using Internet.

ADVANTAGE - Accounts can be settled easily and simply by the user.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram explaining fee settlement method. (Drawing includes non-English language text).

pp; 8 DwgNo 1/5

Title Terms: FEE; SETTLE; METHOD; DISPLAY; AUTHENTICITY; INFORMATION; PAY;
REQUEST; INFORMATION; FEE; SETTLE; COMPANY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G07G-001/12
File Segment: EPI

14/5/27 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014526567 **Image available**
WPI Acc No: 2002-347270/200238
XRPX Acc No: N02-273729

Bank transfer type prepaid communication charge settlement system permits user to utilize prepaid service with prepaid terminal when user transfers prepaid communication charge to bank account of service provider

Patent Assignee: NEC CORP (NIDE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074215	A	20020315	JP 2000260672	A	20000830	200238 B

Priority Applications (No Type Date): JP 2000260672 A 20000830

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002074215	A	11	G06F-017/60	

Abstract (Basic): JP 2002074215 A

NOVELTY - A prepaid communication terminal, a transfer fee management device (4) and a communication industry person are connected through a network. When a user transfers a prepaid communication fee to the bank account (5) of a communication industry person and registers with a transfer fee management device (4), the user is permitted to utilize the prepaid communication service with a prepaid terminal (3).

USE - Bank transfer type prepaid communication charge settlement system for mobile telephone industry.

ADVANTAGE - Enables a user to effect a call for arbitrary money units. Enables a user to utilize a prepaid service even without prepaid card by transferring the prepaid charge to the bank account. Enables a user to utilize prepaid service even at outstation.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of bank transfer type prepaid communication charge settlement system. (Drawing includes non-English language text).

Prepaid terminal (3)

Transfer fee management device (4)

Bank account (5)

pp; 11 DwgNo 1/7

Title Terms: BANK; TRANSFER; TYPE; PREPAYMENT; COMMUNICATE; CHARGE; SETTLE; SYSTEM; PERMIT; USER; UTILISE; PREPAYMENT; SERVICE; PREPAYMENT; TERMINAL; USER; TRANSFER; PREPAYMENT; COMMUNICATE; CHARGE; BANK; ACCOUNT; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-007/08; H04M-011/00;

H04M-015/00; H04Q-007/38

File Segment: EPI

14/5/28 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014524998 **Image available**
WPI Acc No: 2002-345701/200238
XRPX Acc No: N02-272225

Automatic cash payment system has host that transfers withdrawal money to user through cash dispenser, and service commission to cashier's account

Patent Assignee: SANKI SYSTEMS KK (SANK-N)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002041786	A	20020208	JP 2000223040	A	20000724	200238 B

Priority Applications (No Type Date): JP 2000223040 A 20000724

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002041786	A		19	G06F-017/60	

Abstract (Basic): JP 2002041786 A

NOVELTY - A user inputs identification data and a cash withdrawal amount information from an operation point to a host device (1), through a circuit (2). The host device transfers a service commission to the cashier's account and transfers the cash withdrawal amount to the user, through the cash dispenser (3).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for cash dispenser.

USE - For transferring cash to users through Internet banking telephone banking.

ADVANTAGE - Enable users to withdraw money even without money card. Cash dispenser attains profit by **service** commission. Hence, reduces **cost** required for **financial institution** to install cash dispenser, and increases income.

DESCRIPTION OF DRAWING(S) - The figure shows the automatic cash payment processing system. (Drawing includes non-English language text).

Host device (1)

Circuit (2)

Cash dispenser (3)

pp; 19 DwgNo 2/26

Title Terms: AUTOMATIC; CASH; PAY; SYSTEM; HOST; TRANSFER; WITHDRAW; MONEY; USER; THROUGH; CASH; DISPENSE; SERVICE; COMMISSION; CASHIER; ACCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07D-001/00; G07D-009/00;

G07F-019/00

File Segment: EPI

14/5/29 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014504463 **Image available**

WPI Acc No: 2002-325166/200236

XRPX Acc No: N02-255472

Billing payment service providing method involves performing billing and payment process with respect to service provided to customer and transmits processed results to service sponsor

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074196	A	20020315	JP 2000268803	A	20000905	200236 B

Priority Applications (No Type Date): JP 2000268803 A 20000905

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002074196	A		6	G06F-017/60	

Abstract (Basic): JP 2002074196 A

NOVELTY - Information required for **billing and payment** processes with respect to the **service** provided to a **customer**, are transmitted from a **service** sponsor (1) to the **billing and payment** agent manufacturers (5,7). The **billing** and the **payment** processes with respect to the **customer service** are performed and the results are transmitted to the service sponsor.

USE - For providing **billing and payment service** to **customer**

ADVANTAGE - As the billing and payment processes are performed at respective manufacturers, the processing load of the service sponsor is reduced. The commission for the billing and payment processes are calculated depending on the processing load quantity thus appropriate commission is acquired.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the billing payment service system. (Drawing includes non-English language text).

Service sponsor (1)

Billing agent manufacturer (5)

Payment agent manufacturers (7)

pp; 6 DwgNo 1/4

Title Terms: BILL; PAY; SERVICE; METHOD; PERFORMANCE; BILL; PAY; PROCESS;

RESPECT; SERVICE; CUSTOMER; TRANSMIT; PROCESS; RESULT; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/30 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014504461 **Image available**

WPI Acc No: 2002-325164/200236

XRPX Acc No: N02-255470

On-line payment system e.g. for payment of water charges , determines difference in amount paid by customer for utilization of services and that stipulated by payment system for notification to customer

Patent Assignee: HOKURIKU DENRYOKU KK (HOKU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074194	A	20020315	JP 2000265635	A	20000901	200236 B

Priority Applications (No Type Date): JP 2000265635 A 20000901

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002074194	A		8	G06F-017/60	

Abstract (Basic): JP 2002074194 A

NOVELTY - Utility services are supplied to a customer, after authenticating the customer. A calculator determines the difference in the amount paid by the customer for utilization of the services and that stipulated by a payment system and notifies the difference to the customer.

USE - For on-line payment of electricity, gas, water charges.

ADVANTAGE - The payment for various services is efficiently performed using internet.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of on-line payment system. (Drawing includes non-English language text).

pp; 8 DwgNo 1/8

Title Terms: LINE; PAY; SYSTEM; PAY; WATER; CHARGE; DETERMINE; DIFFER;

AMOUNT; PAY; CUSTOMER; UTILISE; SERVICE; STIPULATED; PAY; SYSTEM;

NOTIFICATION; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/31 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014502868 **Image available**

WPI Acc No: 2002-323571/200236

XRPX Acc No: N02-253907

Billing service device using Internet, performs billing to each service that is utilized by client from service sponsor

Patent Assignee: CANON KK (CANO)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002042002	A	20020208	JP 2000231970	A	20000731	200236 B

Priority Applications (No Type Date): JP 2000231970 A 20000731

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002042002	A		10	G06F-017/60	

Abstract (Basic): JP 2002042002 A

NOVELTY - A billing unit performs billing to each of the services that are utilized by a client (70) from service sponsor (60). The **client** then pays for the utilized **service** corresponding to the **billing** using the **payment** process that is registered by the **client** to the **service** sponsor.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Billing service method;

(b) Storage medium storing billing service program

USE - For use in Jini system, UPnP system, SLP system using Internet.

ADVANTAGE - The operatively of the billing service is improved by performing collectively the billing to each of the service utilized by the client.

DESCRIPTION OF DRAWING(S) - The figure shows the sequence diagram of UML indicating the process flow of an object. (Drawing includes non-English language text).

Service sponsor (60)

Client (70)

pp; 10 DwgNo 4/9

Title Terms: BILL; SERVICE; DEVICE; PERFORMANCE; BILL; SERVICE; UTILISE; CLIENT; SERVICE

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04M-015/00

File Segment: EPI

14/5/32 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014494780 **Image available**

WPI Acc No: 2002-315483/200235

XRPX Acc No: N02-246904

Card payment method for service charge concerning to physical distribution or transportation

Patent Assignee: SAGAWA EXPRESS CO LTD (SAGA-N)

Inventor: YAMAGAMI T

Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200217175	A1	20020228	WO 2001JP7225	A	20010823	200235 B
AU 200180126	A	20020304	AU 200180126	A	20010823	200247

Priority Applications (No Type Date): JP 2000254205 A 20000824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200217175	A1	J	37	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

Abstract (Basic): WO 200217175 A1

NOVELTY - A portable card reader (22) reads out information from a credit card (20) issued by a payment **agency** and transmits the card information and **service charge** information to the **payment agency**. The payment **agency** receives the information on the credit card (20) and the service charge information from the portable card reader (22), inquires the credit of the relevant consumer based on the received credit card information and information for judging the validity of the relevant payment card, and pays for the service charge based on the credit inquiry results and the received service charge information. Upon receiving the inquiry results of the credit, the portable card reader (22) issues a receipt based on the credit inquiry results and the service charge information.

USE - Card payment method for service charge concerning to physical distribution or transportation

DESCRIPTION OF DRAWING(S) - Portable card reader (22)

Credit card (20)

pp; 37 DwgNo 1/9

Title Terms: CARD; PAY; METHOD; SERVICE; CHARGE; PHYSICAL; DISTRIBUTE; TRANSPORT

Derwent Class: Q35; T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): B65G-061/00

File Segment: EPI; EngPI

14/5/33 (Item 18 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014492510 **Image available**

WPI Acc No: 2002-313213/200235

XRPX Acc No: N02-245843

Remuneration bill settlement negotiation system for insurance claims, notifies insurer and medical service provider to modify settlement conditions, when initial conditions received from both do not conform

Patent Assignee: NOMURA SOGO KENKYUSHO KK (NOMU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002092154	A	20020329	JP 2000277127	A	20000912	200235 B

Priority Applications (No Type Date): JP 2000277127 A 20000912

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002092154 A 7 G06F-017/60

Abstract (Basic): JP 2002092154 A

NOVELTY - An **agency** device (1) receives remuneration **bill** and **settlement** conditions from a medical **service** provider (2) and conditions from an insurer (3) and judges if the two conditions conform. The agency device notifies the service provider and the insurer to modify the conditions, if the settlement conditions do not conform mutually.

USE - For negotiating settlement of remuneration bills in medical insurance applications.

ADVANTAGE - The negotiation for every remuneration bill is enabled during settlement processing.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the bill settlement negotiation system. (Drawing includes non-English language text).

Agency device (1)

Medical service provider (2)

Insurer (3)

pp; 7 DwgNo 2/4

Title Terms: BILL; SETTLE; NEGOTIATE; SYSTEM; INSURANCE; CLAIM;
NOTIFICATION; MEDICAL; SERVICE; MODIFIED; SETTLE; CONDITION; INITIAL;
CONDITION; RECEIVE; CONFORM
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

14/5/34 (Item 19 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014469591 **Image available**
WPI Acc No: 2002-290294/200233

**Manufacturing and intermediary system of certified reference material
through internet**

Patent Assignee: SK CORP (SKSK-N)
Inventor: KO J S; LEE B H; NOH M H
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001104106	A	20011124	KR 200025520	A	20000512	200233 B

Priority Applications (No Type Date): KR 200025520 A 20000512

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001104106	A		1 G06F-017/60	

Abstract (Basic): KR 2001104106 A

NOVELTY - A manufacturing and intermediary system of certified reference material through the internet is provided to enable a client to search information with respect to a CRM(Certified Reference Material) provided from a web site master and to search a description with respect to a CRM item capable of being supplied and related information as a MSDS(material safety data sheet) and to receive a supply or not, a price and the period for payment with respect to the corresponding CRM item in real time.

DETAILED DESCRIPTION - An internet network(30) which is a network is provided for transmitting/receiving data through a communication in a remote place. A client(20) requests a search and a manufacture of information with respect to a CRM through the internet network(30). A web site master(10) receives information with respect to the user's request of a CRM manufacture at the internet network(30) through a communication, and provides a CRM manufacturing product in accordance with the optimum manufacturing service provider and condition. A CRM manufacturing service provider(40) is provided for manufacturing and supplying the CRM by requesting of the web site master(10). An analyzing device provider(70) supplies information with respect to CRM analyzing device through the web site. A paying service(50) is provided for inquiring a credit of the **client** (20) in accordance with a manufacturing **service** of the CRM requested by the **client** (20) and **charging** a **payment** of all **costs** . A delivery **service** provider(60) is provided for transmitting a CRM manufactured by the CRM manufacturing service provider(40) to the client(20).

pp; 1 DwgNo 1/10

Title Terms: MANUFACTURE; INTERMEDIARY; SYSTEM; CERTIFY; REFERENCE;
MATERIAL; THROUGH
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/35 (Item 20 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014418423 **Image available**

WPI Acc No: 2002-239126/200229

Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-443439;
2002-443440; 2002-443441; 2002-443442; 2002-488940; 2002-499393

XRPX Acc No: N02-184383

Billing information presentation method for electronic commercial transactions over Internet, involves transmitting bill information corresponding to payer, when request for bill is received from payer

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: AU R; BRADLEY K W; BRINGARDNER C M; KITCHEN B; MOSES G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020002535	A1	20020103	US 9834561	A	19980303	200229 B
			US 2001820805	A	20010330	

Priority Applications (No Type Date): US 9834561 A 19980303; US 2001820805
A 20010330

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020002535	A1		37	G06F-017/60	Cont of application US 9834561

Abstract (Basic): US 20020002535 A1

NOVELTY - Billing information of respective payer are received.

When a request for a bill is received from a payer, the billing information of the corresponding payer is transmitted to the payer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Electronic bill presentation system;

(b) Electronic bill presentation network

USE - For presenting **billing** information to **payer** like merchants, utility companies **service** providers, **bank** card companies, etc., in electronic commercial transactions performed over Internet.

ADVANTAGE - The billing information presentation technique facilitates timely payment of bills by payers, and enables the presentation of bills in a format desired by the payer.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified flow diagram of the operation of bill processing network.

pp; 37 DwgNo 7/15

Title Terms: BILL; INFORMATION; PRESENT; METHOD; ELECTRONIC; COMMERCIAL; TRANSACTION; TRANSMIT; BILL; INFORMATION; CORRESPOND; PAY; REQUEST; BILL; RECEIVE; PAY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/36 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014408744 **Image available**

WPI Acc No: 2002-229447/200229

XRPX Acc No: N02-176422

Computer implemented method of providing self service banking by presenting the customer with a display of a number of account icons and money icons and representing transfers graphically by movement of the money icons

Patent Assignee: INT COMPUTERS LTD (INCM); BUNYAN R J (BUNY-I); STOKES C J (STOK-I)

Inventor: BUNYAN R J; STOKES C J

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1154386	A2	20011114	EP 2001300832	A	20010131	200229 B
US 20010042042	A1	20011115	US 2001780761	A	20010209	200229
AU 200143766	A	20011115	AU 200143766	A	20010508	200229
GB 2362236	A	20011114	GB 200011332	A	20000512	200229

Priority Applications (No Type Date): GB 200011332 A 20000512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1154386 A2 E 7 G07F-019/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

US 20010042042 A1 G06F-017/60

AU 200143766 A G06F-019/00

GB 2362236 A G06F-017/60

Abstract (Basic): EP 1154386 A2

NOVELTY - A number of icons are displayed each representing a separate account or an amount of money in a selected account. When the customer transfers money from the currently selected account to another account the transfer is displayed graphically by one or more of the money icons moving from the selected account to the destination account.

DETAILED DESCRIPTION - The transfer may be made by dragging and dropping the money icon(s) onto the icon representing the destination account or by selecting the amount to transfer and confirming that transfer. The destination icon may be a bill payment icon allowing the **customer** to **pay bills** by transferring money. The **service** may be provided over the Internet or interactive television or at a publicly accessible kiosk. INDEPENDENT CLAIMS are included for

(a) a computer system for providing self service banking

(b) and an information carrier containing a computer program for providing self service banking.

USE - Providing self-service banking facilities.

ADVANTAGE - User friendly display.

pp; 7 DwgNo 1/4

Title Terms: COMPUTER; IMPLEMENT; METHOD; SELF; SERVICE; BANK; PRESENT; CUSTOMER; DISPLAY; NUMBER; ACCOUNT; MONEY; REPRESENT; TRANSFER; GRAPHICAL; MOVEMENT; MONEY

Derwent Class: T01; T05; W03

International Patent Class (Main): G06F-017/60 ; G06F-019/00; G07F-019/00

International Patent Class (Additional): G06F-003/023

File Segment: EPI

14/5/37 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014397279 **Image available**

WPI Acc No: 2002-217982/200228

XRPX Acc No: N02-167052

Software usage license management method involves checking assigned software usage quota, on detecting utilization of software by user and generating software enable or blocking code accordingly

Patent Assignee: BOSCH GMBH ROBERT (BOSC)

Inventor: DECKER H; ENDERMANN R; FELLHAUER M; FREY B

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10032192	A1	20020110	DE 1032192	A	20000701	200228 B
EP 1174785	A2	20020123	EP 2001114929	A	20010620	200228

Priority Applications (No Type Date): DE 1032192 A 20000701

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 10032192 A1 6 G06F-012/14

EP 1174785 A2 G G06F-001/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): DE 10032192 A1

NOVELTY - The software usage quota indicating software usage

frequency and/or usage period, is modified regularly, on detecting the usage of software by the user. The software enable code is made effective, only when the assigned quota is valid. A software blocking code is output to prevent the software usage, when the usage quota is elapsed.

USE - For controlling usage of software by clients.

ADVANTAGE - The provider can define the usage frequency or period in order to make the software enable code to be effective for that period. The user is also allowed to **pay** the **fee** after using the **service** for specified times, to improve **customer** satisfaction. The software usage behavior of customer is evaluated effectively and the usage conditions are designated accordingly.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining software installation procedure. (Drawing includes non-English language text).

pp; 6 DwgNo 1/4

Title Terms: SOFTWARE; LICENCE; MANAGEMENT; METHOD; CHECK; ASSIGN; SOFTWARE ; DETECT; UTILISE; SOFTWARE; USER; GENERATE; SOFTWARE; ENABLE; BLOCK; CODE; ACCORD

Derwent Class: T01

International Patent Class (Main): G06F-001/00; G06F-012/14

International Patent Class (Additional): **G06F-017/60** ; H04L-029/06

File Segment: EPI

14/5/38 (Item 23 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014396122 **Image available**

WPI Acc No: 2002-216825/200227

XRPX Acc No: N02-166224

Ordering and accounting for service providers e.g. food suppliers provided via interactive communication network

Patent Assignee: OSMIO INC (OSMI-N)

Inventor: FANTE P D; LANDAU S E

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200198992	A1	20011227	WO 2001US17017	A	20010525	200227 B
AU 200164979	A	20020102	AU 200164979	A	20010525	200230

Priority Applications (No Type Date): US 2000595528 A 20000616

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200198992 A1 E 51 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200164979 A G06F-017/60 Based on patent WO 200198992

Abstract (Basic): WO 200198992 A1

NOVELTY - A third **party** intermediary (15) absorbs certain **payment**, collection and **billing** functions on behalf of an **organization** (20) and **service** providers (30) which provide services to the **organization**.

USE - To provide e-commerce and accounting services to organizations e.g. restaurants and service providers e.g. food suppliers for offerings ordered by the organization via an on-line interactive communication network.

ADVANTAGE - Eliminates the need for an employee to submit reimbursement reports.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system used to implement the method.

Third party intermediary (15)

Organization (20)
Service providers (30)
pp; 51 DwgNo 3/5
Title Terms: ORDER; ACCOUNT; SERVICE; FOOD; SUPPLY; INTERACT; COMMUNICATE;
NETWORK
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/39 (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014374751 **Image available**
WPI Acc No: 2002-195454/200225
XRPX Acc No: N02-148533

**Electronic bill presentation and payment system for oil companies,
retrieves billing information from common document model stored in
database and outputs to bill payers**

Patent Assignee: METAVANTE CORP (META-N); DERIVION CORP (DERI-N)
Inventor: SHARMA D
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200177938	A2	20011018	WO 2001US10138	A	20010329	200225 B
AU 200151103	A	20011023	AU 200151103	A	20010329	200225

Priority Applications (No Type Date): US 2000543938 A 20000406

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200177938	A2	E	128	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200151103 A G06F-017/60 Based on patent WO 200177938

Abstract (Basic): WO 200177938 A2

NOVELTY - A parsing functionality parses biller data (23) from multiple billers (12) and provides relevant information. A common document model processing functionality transforms the relevant information into a common document model and stores it in a database (26). A presentation functionality retrieves information from database and outputs some of information through network to bill payers.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic bill presentment and payment services provision method.

USE - For presenting and **paying bills** for oil companies, insurance companies, utilities, telecommunication companies, communication **service** providers, retail **institutions** and credit **organizations**, in electronic commerce.

ADVANTAGE - The use of common document model enables several types of billers to have their bills processed, presented and paid with relatively inexpensive electronic billing services.

DESCRIPTION OF DRAWING(S) - The figure shows the architecture of electronic bill presentment and payment platform.

Biller (12)

Biller data (23)

Database (26)

pp; 128 DwgNo 2/66

Title Terms: ELECTRONIC; BILL; PRESENT; PAY; SYSTEM; OIL; COMPANY;
RETRIEVAL; BILL; INFORMATION; COMMON; DOCUMENT; MODEL; STORAGE; DATABASE;
OUTPUT; BILL

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/40 (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014349527 **Image available**
WPI Acc No: 2002-170230/200222

System and method for automatically allotting stocks to service users

Patent Assignee: CHOI J O (CHOI-I)

Inventor: CHOI J O

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001091833	A	20011023	KR 200027922	A	20000524	200222 B

Priority Applications (No Type Date): KR 200013404 A 20000316

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001091833	A	1	G06F-017/60	

Abstract (Basic): KR 2001091833 A

NOVELTY - A system and a method for automatically allotting stocks to service users are provided so that a service provider and service users can hold profits in common.

DETAILED DESCRIPTION - the system for automatically allotting stocks consists of a client computer(1) and a server(6). The client computer(1), connected to the server(6) through a network(3), provides an environment so that a member can receive services from the server(6). The server(6) receives a bank account or credit card number and its password from a user, asks a **bank** (3) or a credit card **company** (4) whether the **settlement** of a **service charge** is possible, and offers the **service** to him in case that the settlement is possible. The server(6) is comprised of a firewall server(7), a hub(9), a database server(11), a web and stock allotting server(13), an information retrieval server(15), and a database(17). The firewall server(7) restricts the kind of services for users. The hub(9) connects servers physically. The database server(11) manages the database(17). The web and stock allotting server(13) provides services to users, and allots stocks to members who are in the range of a given criterion. The information retrieval server(15) searches the database(17) in order to supply requested services to users.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; AUTOMATIC; ALLOT; STOCK; SERVICE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/41 (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014342829 **Image available**
WPI Acc No: 2002-163532/200221
XRPX Acc No: N02-124828

Electronic bill presentation and payment method for network-based services in banks , involves sending bill packet including biller's account information to customer's financial institution using routing address

Patent Assignee: OLSEN K R (OLSE-I)

Inventor: OLSEN K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037295	A1	20011101	US 2000179226	P	20000131	200221 B
			US 2001774863	A	20010131	

Priority Applications (No Type Date): US 2000179226 P 20001131; US
2001774863 A 20010131

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20010037295 A1 24 G06F-017/60 Provisional application US 2000179226
Abstract (Basic): US 20010037295 A1

NOVELTY - The records in each bill file is processed to obtain the account ID and routing address of a customer's financial institution (50). A packet including biller's account information is sent to an electronic repository corresponding to the financial institution using the routing address. The repository sorts the received packets using account information and presents a bill presentation file to customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic bill presentation and payment system.

USE - For electronic **bill** presentation and **payment** system (claimed) used for providing network based **services** in financial **institutions** such as **banks**.

ADVANTAGE - The bills are presented directly to the customers at the customer's financial institution without any effort made by the customer. The biller's account information attached to the bill enables the customer financial institution to electronically transmit the payment directly to the biller's financial institution.

DESCRIPTION OF DRAWING(S) - The figure shows a functional block diagram illustrating bill presentation and payment system.

Customer's financial institution (50)
pp; 24 DwgNo 1/12

Title Terms: ELECTRONIC; BILL; PRESENT; PAY; METHOD; NETWORK; BASED;
SERVICE; BANK; SEND; BILL; PACKET; ACCOUNT; INFORMATION; CUSTOMER;
FINANCIAL; INSTITUTION; ROUTE; ADDRESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/42 (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014253027 **Image available**

WPI Acc No: 2002-073727/200210

**Mobile electronic commercial transaction system using mobile
communication electronic discount coupon**

Patent Assignee: KOINBANK CO LTD (KOIN-N)

Inventor: PARK I P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001074258	A	20010804	KR 200124025	A	20010503	200210 B

Priority Applications (No Type Date): KR 200124025 A 20010503

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2001074258 A 1 G06F-017/60

Abstract (Basic): KR 2001074258 A

NOVELTY - A mobile electronic commercial transaction system using a mobile communication electronic discount coupon is provided to offer a discount benefit to a client and to offer client inclination information to a member store by providing an electronic discount coupon to a client through a mobile communication and providing a client's using state to the corresponding member store in real time.

DETAILED DESCRIPTION - A management server(10) executes a mobile electronic discount coupon service through a mobile communication terminal(2). A member store(20) joins to the management server(10) and provides a mobile electronic discount coupon service to a client. A mobile communication company(30) provides a wireless Internet service. The client connects to the management server(10) through the mobile communication terminal(2) and receives a mobile electronic discount

coupon. The client pays a cost of commodity/ service adapted to the discount using the mobile electronic discount coupon. The management server(10) provides the information of the mobile electronic discount coupon including the using number to the member store(20). The member store(20) uses the information of the mobile electronic discount coupon for a client management and a marketing strategy.

pp; 1 DwgNo 1/10

Title Terms: MOBILE; ELECTRONIC; COMMERCIAL; TRANSACTION; SYSTEM; MOBILE;
COMMUNICATE; ELECTRONIC; DISCOUNT; COUPON

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/43 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014237824 **Image available**

WPI Acc No: 2002-058522/200208

SRPX Acc No: N02-043131

Card payment system sells cards for utilization of maximum amount of money, at financial institutions and enables user to settle service fee for purchased goods without inputting code number

Patent Assignee: YAMADA K (YAMA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001291149	A	20011019	JP 2000144140	A	20000407	200208 B

Priority Applications (No Type Date): JP 2000144140 A 20000407

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001291149	A		3	G07F-007/08	

Abstract (Basic): JP 2001291149 A

NOVELTY - A card issue company sells card storing information on utilization money and balance by prepayment of cash, for utilizing maximum amount of money, by financial institutions e.g. shops, banks, etc. The user purchases the cards and settles service fee for purchased goods without inputting code number.

USE - For utilization of cards at financial institutions e.g. bank, departmental stores, hotel, restaurant, telephone booth, etc.

ADVANTAGE - By utilizing the cards for maximum amount of money, the risk of theft is reduced, and payment for purchased goods is performed easily.

DESCRIPTION OF DRAWING(S) - The figure shows the operation of card payment system.

pp; 3 DwgNo 1/1

Title Terms: CARD; PAY; SYSTEM; SELL; CARD; MAXIMUM; AMOUNT; MONEY;

FINANCIAL; INSTITUTION; ENABLE; USER; SETTLE; SERVICE; FEE; PURCHASE;

GOODS; INPUT; CODE; NUMBER

Derwent Class: T05

International Patent Class (Main): G07F-007/08

International Patent Class (Additional): G06F-017/60 ; G06K-017/00;

G06K-019/00; G06K-019/06; G06K-019/07; G07G-001/12

File Segment: EPI

14/5/44 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014203424 **Image available**

WPI Acc No: 2002-024121/200203

Ordering method on internet and recording medium being read by computer recording program related to the method

Patent Assignee: KIM H J (KIMH-I)

Inventor: KIM H J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001067962	A	20010713	KR 200119160	A	20010411	200203 B

Priority Applications (No Type Date): KR 200119160 A 20010411

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001067962	A		1	G06F-017/60	

Abstract (Basic): KR 2001067962 A

NOVELTY - An ordering method on the Internet and a recording medium being read by a computer recording a program related to the method are provided for an operating server to connects to a computer of a member store and to provide a service when a service is applied by searching the member store and service contents wanted by a user in an operating site.

DETAILED DESCRIPTION - If a member store joining application is received from a company, a web server approves a joining of a member store to a proper company and stores the information to a DB server(S1). The web server performs a member registration process of a user to be received a service(S2). If the web server receives a service searching application from a customer, the web server transmits information with respect to a member store classified in accordance with a pre-fixed standard and searches a member store and service contents and receives an ordering application of a member store and service contents from the customer(S4). The web server surveys a customer satisfaction of the member store and the service contents and discounts a service cost to a **customer** who answered to the survey(S6). The web server **pays** a **charge** for the member store and the **service** contents through a paying **institution** server(S8). The web server transmits service contents requested from the member store to the customer, and the member store provides a server corresponded to the service contents to a customer(S10). The web server selects an incongruent company and induces a withdrawal from the member store(S12).

pp; 1 DwgNo 1/10

Title Terms: ORDER; METHOD; RECORD; MEDIUM; READ; COMPUTER; RECORD; PROGRAM
; RELATED; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/45 (Item 30 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014141790 **Image available**

WPI Acc No: 2001-626001/200172

XRPX Acc No: N01-466668

Automated payment transaction apparatus for retail shops, selects one or more forms of payment of ordered amount based on determination of amount owed by customer

Patent Assignee: JOHNSON N P (JOHN-I)

Inventor: JOHNSON N P

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169495	A1	20010920	WO 2001US7887	A	20010313	200172 B
AU 200145645	A	20010924	AU 200145645	A	20010313	200208

Priority Applications (No Type Date): US 2000526433 A 20000315

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200169495	A1	E	49	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200145645 A G06F-017/60 Based on patent WO 200169495

Abstract (Basic): WO 200169495 A1

NOVELTY - A retail order is identified based on unique code scanned by a bar code scanner and amount owed by customer is determined. A customer through a touch monitor selects one or more forms of payment of order amount. An acceptor unit accepts payment from customer. A receipt printer (3) prints the payment of order amount, so as to confirm the payment made by customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment transaction automated processing method.

USE - For automated processing transaction of payment for retail shops, automobile service stations, vending machine applications such as the tobacco, alcoholic beverages, biometric verification, also for business or **other institutions**, etc.

ADVANTAGE - By automation of payment flexibility for retail purchases and **bill payment**, theft and fraud is reduced. Eliminates **services** provided by checkers, cashiers and attendants, and eliminates clerks and other service personnel at business centers.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of transaction center apparatus.

Receipt printer (3)

pp; 49 DwgNo 1/2

Title Terms: AUTOMATIC; PAY; TRANSACTION; APPARATUS; RETAIL; SHOP; SELECT; ONE; MORE; FORM; PAY; ORDER; AMOUNT; BASED; DETERMINE; AMOUNT; CUSTOMER

Derwent Class: S05; T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/46 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014132122 **Image available**

WPI Acc No: 2001-616333/200171

XRPX Acc No: N01-459752

On-line billing system providing method for paying for telecommunication services, involves selectively terminating payment and generating

disallow message in response to determination of zero or credit balance

Patent Assignee: MCI WORLDCOM INC (MCIW-N); MASON E S (MASO-I)

Inventor: MASON E S

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169502	A1	20010920	WO 2001US8114	A	20010314	200171 B
US 20010051918	A1	20011213	US 2000189225	A	20000314	200204
			US 2001805631	A	20010314	
AU 200143641	A	20010924	AU 200143641	A	20010314	200208

Priority Applications (No Type Date): US 2000189225 P 20000314; US

2001805631 A 20010314

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169502 A1 E 34 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20010051918 A1 G06F-017/60 Provisional application US 2000189225

Abstract (Basic): WO 200169502 A1

NOVELTY - Invoice information corresponding to a customer is retrieved by a server. An input to initiate payment corresponding to displayed invoice amount, is received from a client. The server determines whether the invoice amount is a zero balance or credit balance. Based on the determination, the server selectively terminates the payment and generates the disallow payment message.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Server;
- (b) E-billing system;
- (c) Recording medium containing instructions for providing on-line billing system;
- (d) Payment disallow mechanism

USE - For providing web-based billing system for enabling customers to pay the invoices relating to telecommunication products and services on-line.

ADVANTAGE - Prevents the acceptance of customer payments from those customers having a credit or zero balance.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of an E-billing system.

pp; 34 DwgNo 1/5

Title Terms: LINE; BILL; SYSTEM; METHOD; PAY; TELECOMMUNICATION; SERVICE; SELECT; TERMINATE; PAY; GENERATE; MESSAGE; RESPOND; DETERMINE; ZERO; CREDIT; BALANCE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/47 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013948239 **Image available**

WPI Acc No: 2001-432453/200146

SRPX Acc No: N01-320492

Investment broker and integrated charge card billing system allowing customer to pay credit card bill and invest in financial services offered by broker at same time

Patent Assignee: AMERICAN EXPRESS CO (AMEX-N)

Inventor: CRANE S P; PRAIRIE J; SCHLEGEL B; SHEIRE M; SWEAZY M D

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200127827	A1	20010419	WO 2000US26440	A	20000926	200146 B
AU 200078335	A	20010423	AU 200078335	A	20000926	200147

Priority Applications (No Type Date): US 99415632 A 19991012

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200127827	A1	E	38	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200078335 A G06F-017/60 Based on patent WO 200127827

Abstract (Basic): WO 200127827 A1

NOVELTY - An interested cardholder suitably appoints the charge card administrator as a processing agent to collect and promptly remit the cardholder's voluntary, periodic payments for investment into pre selected investment products, e.g. mutual fund shares, fixed annuities, variable annuities, insurance, certificates, equities and/or the like.

DETAILED DESCRIPTION - The charge card billing system communicates with an investment broker system. The investment broker system includes an instruction arrangement database, payment hierarchy and an investment account.

USE - For paying monthly credit card bills and investing in financial services.

ADVANTAGE - Bundles the charge card payments with the financial services so only send one combined bill to customer.

DESCRIPTION OF DRAWING(S) - The drawing shows an logical data model of the relationships and rules of the system.

pp; 38 DwgNo 2/7

Title Terms: INVESTMENT; INTEGRATE; CHARGE; CARD; BILL; SYSTEM; ALLOW;
CUSTOMER; PAY; CREDIT; CARD; BILL; FINANCIAL; SERVICE; OFFER; TIME
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G07F-007/10
File Segment: EPI

14/5/48 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013945913 **Image available**

WPI Acc No: 2001-430126/200146

System and method for on/offline electronic commercial using prepayment card, and method for sharing members among internet sites

Patent Assignee: DAEGU BANK CO LTD (DAEG-N)

Inventor: LIM S G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000329	A	20010105	KR 200054338	A	20000915	200146 B

Priority Applications (No Type Date): KR 200054338 A 20000915

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001000329	A		1	G06F-017/60	

Abstract (Basic): KR 2001000329 A

NOVELTY - A system and a method for an on/offline electronic commercial using a prepayment card, and method for sharing members among the internet sites are provided to prevent personal information from being opened during the electronic commercial transaction, and to increase the stability of the system, by forming the serial number of the prepayment to be equal to the account number of a financial agency, thereby opening an account for one's unreal name.

DETAILED DESCRIPTION - A financial agency part(40) manages and calculates the monetary value of the prepayment card. An issue agency part(10) makes a contract for issuing the prepayment card with the part(40), and collects the members who use the prepayment card and the chain shops that use the same. With the connection to the part(10), a chain shop part(20) sells a product and provides **service** via online or offline network. A payment **agency** part(30) **pays** the **bill** for the bought product and the provided **service** between the parts(10,20).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; ELECTRONIC; COMMERCIAL; PREPAYMENT; CARD;
METHOD; SHARE; MEMBER; SITE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/49 (Item 34 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013906107 **Image available**

WPI Acc No: 2001-390320/0142
XRPX Acc No: N01-287254

Method of facilitating trade by providing protocol through which barter dollars can be utilized with auction facility and permitting access to barter facility substantially only to subscribers

Patent Assignee: HAMILTON T D (HAMI-I)

Inventor: HAMILTON T D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200056602	A	20010315	AU 200056602	A	20000908	200142 B

Priority Applications (No Type Date): AU 992735 A 19990908

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 200056602	A		19	G06F-017/60	

Abstract (Basic): AU 200056602 A

NOVELTY - The method involves providing an auction facility and a barter facility at a single trading location for permitting public access at least to the auction facility. A protocol is provided through which the barter dollars can be utilized with the auction facility. An access is permitted to the barter facility substantially only to subscribers.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) an arrangement for facilitating trade

USE - For facilitating trade in which **parties** wishing to barter goods/ **services** **pay** a particular subscription **fee** to join a barter club.

ADVANTAGE - A party can use the auction facility to generate barter dollars; thus the need to purchase barter dollars is thereby obviated. The party can become involved in barter a lot easier than previously possible.

DESCRIPTION OF DRAWING(S) - The drawing shows, schematically, an arrangement in accordance with the present invention.

pp; 19 DwgNo 1/2

Title Terms: METHOD; FACILITATE; TRADE; PROTOCOL; THROUGH; DOLLAR; CAN;

AUCTION; FACILITY; PERMIT; ACCESS; FACILITY; SUBSTANTIAL; SUBSCRIBER

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

14/5/50 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013895927 **Image available**

WPI Acc No: 2001-380140/200140

Related WPI Acc No: 1991-208319; 1999-179490; 2002-498989

XRPX Acc No: N01-278627

Delivery handling process for electronic service, involves routing automatic teller machine message to selected financial institution to enable real time debit or credit financial transaction

Patent Assignee: ONLINE RESOURCES & COMMUNICATIONS CORP (ONLI-N)

Inventor: CARMODY T E; LAWLOR M P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6202054	B1	20010313	US 89448170	A	19891208	200140 B
			US 92975334	A	19921116	
			US 95469354	A	19950606	
			US 9820109	A	19980206	

Priority Applications (No Type Date): US 92975334 A 19921116; US 89448170 A 19891208; US 95469354 A 19950606; US 9820109 A 19980206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6202054 B1 84 G06F-017/60 CIP of application US 89448170
Cont of application US 92975334
Div ex application US 95469354
CIP of patent US 5220501
Div ex patent US 5870724

Abstract (Basic): US 6202054 B1

NOVELTY - An automatic teller machine network compatible request message, generated based on a digital service request message, is applied to an interbank financial services network. The message is routed to a selected financial institution to enable real time debit or credit financial transaction at the financial institution so as to shift liability to the financial institution in real time.

DETAILED DESCRIPTION - The automated teller machine network compatible request message is generated based at least in part on the service request message and the associated digitally encoded user identifying information. The digital service request message, requesting a service to be fulfilled, is received over the telecommunications network from a remote user's home or office. The digital service request message includes a digitally encoded electronic service request and associated digitally encoded user identifying information.

USE - Used for handling delivery of at least one electronic service to multiple remote users through use of a public telecommunications network and an interbank financial services network connected to multiple financial institutions.

ADVANTAGE - Offers an attractive proposition to a variety of participants in the payments system. Enables user to save time and money and **pay** their **bills** and obtain other banking **services** at remote locations. Enables **banks** to save back-office expense and realize an efficient way to service their customers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial services distribution system.

pp; 84 DwgNo 1/22

Title Terms: DELIVER; HANDLE; PROCESS; ELECTRONIC; SERVICE; ROUTE;
AUTOMATIC; TELLER; MACHINE; MESSAGE; SELECT; FINANCIAL; INSTITUTION;
ENABLE; REAL; TIME; DEBIT; CREDIT; FINANCIAL; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/51 (Item 36 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013753531 **Image available**

WPI Acc No: 2001-237743/200125

XRFX Acc No: N01-170070

Reservation system installed in cosmetic-treatment salon, has server which stores member information, reservation reception information and collection data in database

Patent Assignee: FUJITSU GENERAL LTD (GENH)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000268102	A	20000929	JP 9975103	A	19990319	200125 B

Priority Applications (No Type Date): JP 9975103 A 19990319

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2000268102 A 13 G06F-017/60

Abstract (Basic): JP 2000268102 A

NOVELTY - A reception terminal (5) receives member information input via touch panel (51). An accounts settlement terminal (4) issues **service** reservation ticket and accounts **settlement** of **service fee**. A telephone (6) receives reservation reception information from

customer . A server (10) stores member information, reservation reception information and collection data received from terminals (4,5) and telephone.

USE - Aesthetic reservation system installed in aesthetic salon, cosmetic treatment salon.

ADVANTAGE - Sends reception data to customer effectively, by enabling display output of on-line reservation schedule.

DESCRIPTION OF DRAWING(S) - The figure shows schematic system block diagram of aesthetic reservation system.

Accounts settlement terminal (4)

Reception terminal (5)

Telephone (6)

Server (10)

Touch panel (51)

pp; 13 DwgNo 1/5

Title Terms: RESERVE; SYSTEM; INSTALLATION; COSMETIC; TREAT; SALON; SERVE; STORAGE; MEMBER; INFORMATION; RESERVE; RECEPTION; INFORMATION; COLLECT; DATA; DATABASE

Derwent Class: P86; T01; T05; W04

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00; G07B-001/00;

G10L-013/00; G10L-015/00; H04N-001/00

File Segment: EPI; EngPI

14/5/52 (Item 37 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013663010 **Image available**

WPI Acc No: 2001-147222/200115

XRPX Acc No: N01-107803

Reimbursement claim processing in health care industry, involves confirming eligibility of patient for insurable services in real-time mode using smart card information and settling bill to service provider

Patent Assignee: HOGAN B F (HOGA-I)

Inventor: HOGAN B F

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200104821	A1	20010118	WO 2000US19053	A	20000713	200115 B
AU 200059318	A	20010130	AU 200059318	A	20000713	200127

Priority Applications (No Type Date): US 99168000 P 19991130; US 99143448 P 19990713

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200104821	A1	E	73	G06F-017/60	
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Designated States (National): AU BB BR CA JP LC NZ SG TT

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

AU 200059318	A		G06F-017/60	Based on patent WO 200104821
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Abstract (Basic): WO 200104821 A1

NOVELTY - The service provider (20) transmits information in smart card of patient (10) relating client and provider, to insurance company (30) through computer network for patient eligibility confirmation in real-time. Then, provider offers services to patient and submits bill to the company which refers the bill with fee schedules and settles insurable payment in real-time.

DETAILED DESCRIPTION - The insurance company reimburses payment from card processor (40), based on prearranged contract. The non-insurable funds in the submitted bill, are selectively paid by the patient or through the card processor. An INDEPENDENT CLAIM is also included for reimbursement claim processing apparatus.

USE - For settlement of reimbursement amount from e.g. insurance company, blue cross/blue shield association to healthcare service

provider such as doctor, hospitals, drug stores upon claim for insurable services rendered to insured patient.

ADVANTAGE - Insurance company will significantly lower operating cost and achieve significant reduction in cost of claim processing by the real-time smart card processing system. The real-time processing mode significantly reduces overhead to physicians by reducing paperwork and back office expense associated with the filing of claims and collection of expenses which reduces cost of carrying debit. The linking of credit card system and insurance company through innovative system interface, enhances performance of both card system and the insurance company system, and dramatically reduces administrative cost.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of reimbursement system.

Patient (10)
Service provider (20)
Insurance company (30)
Card processor (40)
pp; 73 DwgNo 2/8

Title Terms: CLAIM; PROCESS; HEALTH; CARE; INDUSTRIAL; CONFIRM; PATIENT; SERVICE; REAL; TIME; MODE; SMART; CARD; INFORMATION; SETTLE; BILL; SERVICE

Derwent Class: S05; T01; T04

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/53 (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013192317 **Image available**

WPI Acc No: 2000-364190/200031

Related WPI Acc No: 2001-618415; 2002-129577

IRPX Acc No: N00-272528

Accessing of data over network, involves establishing network link to transmit identified available information from one network station to another network station

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Number of Countries: 029 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6055567	A	20000425	US 9817169	A	19980202	200031 B
ZA 200001491	A	20001227	ZA 20001491	A	20000324	200104 N
EP 1136924	A1	20010926	EP 2000106123	A	20000321	200157 N
NZ 503497	A	20010831	NZ 503497	A	20000321	200157 N
AU 200022453	A	20010927	AU 200022453	A	20000322	200229 N

Priority Applications (No Type Date): US 9817169 A 19980202; ZA 20001491 A 20000324; EP 2000106123 A 20000321; NZ 503497 A 20000321; AU 200022453 A 20000322

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6055567	A		36	G06F-013/00	
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ZA 200001491	A		62	H04L-000/00	
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EP 1136924	A1	E		G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

NZ 503497	A			G06F-017/60	
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AU 200022453	A			H04L-009/32	
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Abstract (Basic): US 6055567 A

NOVELTY - In the first network station of a network an available data identification information and linking information to the second network station are generated and transmitted to third network station. Based on the linking information, the third network establishes network link through which identified available data is transmitted from the second station to third station.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an apparatus for accessing data over a network.

USE - In bank for data accessing control in electronic bill presentment and payment system having user entity, banking entity, **billing** entity and electronic **payment** and **customer service** entity.

ADVANTAGE - Allows a customer to interact directly with individual billers while retaining the benefits of interacting with single aggregator. Supports end-to-end and it trails from the initial stages of bill presentment to the final stage.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of the electronic bill presentment and payment system.

pp; 36 DwgNo 4/20

Title Terms: ACCESS; DATA; NETWORK; ESTABLISH; NETWORK; LINK; TRANSMIT; IDENTIFY; AVAILABLE; INFORMATION; ONE; NETWORK; STATION; NETWORK; STATION
Derwent Class: T01; T05
International Patent Class (Main): G06F-013/00; **G06F-017/60** ; H04L-000/00; H04L-009/32
International Patent Class (Additional): G06F-151-00
File Segment: EPI

14/5/54 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012466246 **Image available**

WPI Acc No: 1999-272354/199923

XRPX Acc No: N99-203919

Individual billing result output system for store in e.g. food and drink business - has customer side indicator on POS terminal, which displays individual bill for each person in group, computed by calculating processor

Patent Assignee: NEC CORP (NIDE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11086137	A	19990330	JP 97267795	A	19970912	199923 B

Priority Applications (No Type Date): JP 97267795 A 19970912

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11086137	A		5	G07G-001/12	

Abstract (Basic): JP 11086137 A

NOVELTY - A customer side indicator on a point of sale (POS) terminal, displays the individual bill for each person in a group, computed by a calculating processor (2).

USE - For store in e.g. food and drink business.

ADVANTAGE - Eliminates unnecessary individual calculation of bills and improves **service** to **customers** by providing calculating processor. Increases efficiency in accounts **settlement** processing. Provides individual **billing** and receipt to each **customer** .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of an individual billing result output system. (2) Calculating processor.

Dwg.1/2

Title Terms: INDIVIDUAL; BILL; RESULT; OUTPUT; SYSTEM; STORAGE; FOOD; DRINK ; BUSINESS; CUSTOMER; SIDE; INDICATE; POS; TERMINAL; DISPLAY; INDIVIDUAL; BILL; PERSON; GROUP; COMPUTATION; CALCULATE; PROCESSOR

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): **G06F-017/60** ; G07G-001/01; G07G-001/06

File Segment: EPI

14/5/55 (Item 40 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012444000 **Image available**

WPI Acc No: 1999-250108/199921

XRPX Acc No: N99-186720

Shared type inventory search system for e.g. telephone shopping, catalogue shopping of goods - has inventory information retrieving unit which searches inventory information from goods master file and answers retailer terminal equipments when there is search indication of inventory information

Patent Assignee: NEC CORP (NIDE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11073470	A	19990316	JP 97247794	A	19970828	199921 B

Priority Applications (No Type Date): JP 97247794 A 19970828

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11073470	A	8	G06F-019/00	

Abstract (Basic): JP 11073470 A

NOVELTY - An inventory information retrieving unit (131) searches inventory information from a goods master file (30) and answers retailer terminal equipments (3) when a retailer is registered with reference to a firm master file (20) and when there is a search indication of inventory information from the retailer terminal equipments. DETAILED DESCRIPTION - A firm information registration unit (111) registers firm information to the firm master file. A goods information registration unit (121) registers goods information to the goods master file when manufacturers are registered with reference to the firm master file and when there is registration indication of goods information from manufacturer terminal equipments (2). An INDEPENDENT CLAIM is also included for a goods order system.

USE - For e.g. telephone shopping, catalogue shopping of goods.

ADVANTAGE - Enables utilization by a manufacturer at low cost since manufacturer only pays system toll to a service company and need for securing implementation number of system process be comes unnecessary. Labor and cost of inventory search and goods order by a retailer are reduced since the system is shared by predetermined manufacturers. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the shared type inventory search and goods order system. (2) Manufacturer terminal equipments; (3) Retailer terminal equipments; (20) Firm master file; (30) Goods master file; (111) Firm information registration unit; (121) Goods information registration unit; (131) Inventory information retrieving unit.

Dwg.1/10

Title Terms: SHARE; TYPE; INVENTORY; SEARCH; SYSTEM; TELEPHONE; SHOPPING; CATALOGUE; SHOPPING; GOODS; INVENTORY; INFORMATION; RETRIEVAL; UNIT; SEARCH; INVENTORY; INFORMATION; GOODS; MASTER; FILE; ANSWER; RETAIL; TERMINAL; SEARCH; INDICATE; INVENTORY; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

14/5/56 (Item 41 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012384610 **Image available**

WPI Acc No: 1999-190717/199916

XRPX Acc No: N99-139473

Bill presentation and payment method

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: SCHUTZER D

Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9910823	A1	19990304	WO 98US17329	A	19980826	199916 B
AU 9891117	A	19990316	AU 9891117	A	19980826	199930
EP 1010118	A1	20000621	EP 98943288	A	19980826	200033
			WO 98US17329	A	19980826	
ZA 9807622	A	20001025	ZA 987622	A	19980824	200061
US 6292789	B1	20010918	US 9756399	P	19970826	200157
			US 9765474	P	19971119	
			US 9767162	P	19971204	
			US 98137812	A	19980821	
AU 742682	B	20020110	AU 9891117	A	19980826	200217
TW 464814	A	20011121	TW 98114119	A	19980826	200248

Priority Applications (No Type Date): US 9767162 P 19971204; US 9756399 P 19970826; US 9765474 P 19971119; US 98137812 A 19980821

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9910823	A1	E	84	G06F-017/60	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9891117	A				Based on patent WO 9910823
EP 1010118	A1	E		G06F-017/60	Based on patent WO 9910823
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
ZA 9807622	A		86	G06F-000/00	
US 6292789	B1			G06F-017/60	Provisional application US 9756399 Provisional application US 9765474 Provisional application US 9767162
AU 742682	B			G06F-017/60	Previous Publ. patent AU 9891117 Based on patent WO 9910823
TW 464814	A			G06F-017/60	

Abstract (Basic): WO 9910823 A1

NOVELTY - Electronic **bill payment** is carried out between **customers** and their **banks** and **other service** providers. Electronic bill presentation involves biller and its service provider, such that all entities e.g. consumers, businesses and networks are involved.

DETAILED DESCRIPTION - A biller account is hosted on a server of 'a bill service provider (104) for receiving a bill file from a biller (106) that includes bill data. The bill service provider (104) is the entity which accepts and consolidates billing data from the biller (106), publishes the data and routes the data electronically to the appropriate consumer service provider (102). The biller account automatically formats a bill for a customer (100) from the bill data. The consumer service provider (102) is the entity which presents the bill to the consumer (100). A document server coupled to the bill service provider's server (104) receives and automatically stores the formatted bill in a storage location. The second bill is accessed and displayed by the consumer (100) on a consumer terminal coupled to the document server. An **INDEPENDENT CLAIM** is included for a system for electronic bill presentation.

USE - Computerized bill presentation by electronic delivery of bill from any biller to any consumer and for electronic delivery of subsequent payment from consumer to biller.

ADVANTAGE - Able to serve customers with basic computer setups and devices e.g. ATM/CAT's and set-top boxes.

DESCRIPTION OF DRAWING(S) - The drawing shows the flow of information to the consumer through optional channels.

Consumer (100)
Consumer service provider (102)
Bill service provider (104)
Biller (106)
pp; 84 DwgNo 2/32

Title Terms: BILL; PRESENT; PAY; METHOD
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

14/5/57 (Item 42 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011997598 **Image available**
WPI Acc No: 1998-414508/199835
Related WPI Acc No: 1998-610759
XRPX Acc No: N98-322618

**System with service provider (SP) station, visual display and CCTV camera
- has customer visual display coupled with CCTV camera, customer CCTV
camera is coupled with SP display, customer audio sending and receiving
devices are coupled with SP similar devices in stations, stations have
pneumatic delivery tubes**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BENORE R C; DEPIETRO M; FRAZZITTA B J; KALMAN J M; MCINTYRE D S;
DE PIETRO M
Number of Countries: 010 Number of Patents: 010
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
ZA 9708402	A	19980624	ZA 978402	A	19970918	199835 B
NZ 329950	A	19980924	NZ 329950	A	19980311	199845
AU 9863745	A	19981112	AU 9863745	A	19980430	199906
JP 10320479	A	19981204	JP 98107569	A	19980417	199908
BR 9808143	A	20000328	BR 988143	A	19980505	200029
			WO 98US9178	A	19980505	
CZ 9903935	A3	20000517	WO 98US9178	A	19980505	200031
			CZ 993935	A	19980505	
CN 1252916	A	20000510	CN 98804248	A	19980505	200036
TW 411683	A	20001111	TW 98105453	A	19980410	200121
HU 200004138	A2	20010328	WO 98US9178	A	19980505	200124
			HU 20004138	A	19980505	
MX 9909932	A1	20000401	MX 999932	A	19991028	200124

Priority Applications (No Type Date): US 9745794 P 19970507; US 97889033 A
19970707; WO 98US9178 A 19980505

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
ZA 9708402	A	E	42	E06B-000/00	
NZ 329950	A			E05G-007/00	
AU 9863745	A			G07F-019/00	
JP 10320479	A		15	G06F-017/60	
BR 9808143	A			H04N-007/18	Based on patent WO 9851082
CZ 9903935	A3			G07G-001/14	Based on patent WO 9851082
CN 1252916	A			H04N-007/18	
TW 411683	A			H04M-001/00	
HU 200004138	A2			H04N-007/18	Based on patent WO 9851082
MX 9909932	A1			H04N-007/18	

Abstract (Basic): ZA 9708402 A

The system includes a service provider (16) with an SP visual display, an SP CCTV camera, an SP audio transmitting device and an SP audio receiving device. An SP pneumatic tube carrier delivery and receiving device and one or more customer stations (18) are included. The stations include a customer visual display in operative connection with the CCTV camera, and a customer CCTV camera in operative connection with the SP display.

The customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device is included in the stations. A customer pneumatic tube carrier delivery and receiving device is in operative connection with the SP pneumatic tube carrier. A carrier can be selectively moved between the customer station and the SP station.

USE - For carrying out transactions between **customers** and **service** provider relating to banking, gaming, ticketing, **bill paying**, pharmacy, postal and other **services**.

ADVANTAGE - Is suitable for use in carrying out many types of transactions which reduces unproductive time for service providers and which is economical to install and use.

Dwg.10/12

Title Terms: SYSTEM; SERVICE; SPECIES; STATION; VISUAL; DISPLAY; CCTV; CAMERA; CUSTOMER; VISUAL; DISPLAY; COUPLE; CCTV; CAMERA; CUSTOMER; CCTV; CAMERA; COUPLE; SPECIES; DISPLAY; CUSTOMER; AUDIO; SEND; RECEIVE; DEVICE; COUPLE; SPECIES; SIMILAR; DEVICE; STATION; STATION; PNEUMATIC; DELIVER; TUBE

Derwent Class: Q35; Q47; Q48; T05; W01; W02

International Patent Class (Main): E05G-007/00; E06B-000/00; **G06F-017/60**; G07F-019/00; G07G-001/14; H04M-001/00; H04N-007/18

International Patent Class (Additional): B65G-051/00; B65G-051/06; G07B-001/00; G07D-009/00

File Segment: EPI; EngPI

14/5/58 (Item 43 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011800889

WPI Acc No: 1998-217799/199820

XRPX Acc No: N98-172212

Gaming method for selected customer of organisation such as telephone company - by requiring payment of invoices within time required by sponsor makes customer eligible to participate in game

Patent Assignee: SILBER J Z (SILB-I)

Inventor: SILBER J Z

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 688257	B	19980305	AU 9738329	A	19970919	199820 B
WO 9915246	A1	19990401	WO 98AU781	A	19980921	199920
AU 9891465	A	19990412	AU 9891465	A	19980921	199934

Priority Applications (No Type Date): AU 9738329 A 19970919

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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AU 688257	B		22	G06F-019/00	
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WO 9915246	A1	E		A63F-003/06	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9891465	A			A63F-003/06	Based on patent WO 9915246
------------	---	--	--	-------------	----------------------------

Abstract (Basic): AU 688257 B

The method involves providing at least one game sponsor. The sponsor has **customer** which receive periodic invoices from sponsor for goods or **services** provided by sponsor to the **customer**. **Payment of invoices** within the time required by sponsor makes **customer** eligible to participate in gaming system. A portion of the invoice amount from each eligible customer is pooled to form at least part of the gaming system prize.

ADVANTAGE - Uses existing correspondence issued by organisation to their customer thereby minimising printing cost, distribution cost and marketing cost. Customer requires up-to-date payment of invoice to participate thereby minimises cost in policing overdue account.

Dwg.0/0

Title Terms: GAME; METHOD; SELECT; CUSTOMER; ORGANISE; TELEPHONE; COMPANY; REQUIRE; PAY; INVOICING; TIME; REQUIRE; CUSTOMER; PARTICIPATING; GAME

Derwent Class: P36; T01

International Patent Class (Main): A63F-003/06; G06F-019/00
International Patent Class (Additional): G06F-017/60 ; G06F-151-00;
G06F-161-00
File Segment: EPI; EngPI

14/5/59 (Item 44 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011499024 **Image available**
WPI Acc No: 1997-476937/199744
XRPX Acc No: N97-397721

**Electronic account settlement method for e.g. retail store - by using
card e.g. credit card, money card to pay for purchased item in retail
store**

Patent Assignee: MORIMURA I (MORI-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9223182	A	19970826	JP 9665088	A	19960215	199744 B

Priority Applications (No Type Date): JP 9665088 A 19960215

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9223182	A	7	G06F-019/00	

Abstract (Basic): JP 9223182 A

The method involves inputting the amount of money to the mobile unit (2) of a base station (1) along with a code number. Data is transmitted to a financial institution in which a customer has an account.

The amount is subtracted from the deposit balance or credit balance of the **customer** together with the interest and **service fee charged** by the **financial institution**. A card e.g. credit card, money card, is inserted in the mobile unit of the base station (1), linked to a telephone circuit, to pay for a purchased item in a retail store.

ADVANTAGE - Allows customer to go shopping without bringing money. Does not accumulate cash since purchase payment is turned into account payment. Obtains reduction in accounting expense, cash transfer in bank, and profits on security. Attains full participation of capital circulation to expenditure with respect to transfer of salary. Allows both bank and credit company to collect fees from settlement of account in retail store.

Dwg.2/3

Title Terms: ELECTRONIC; ACCOUNT; SETTLE; METHOD; RETAIL; STORAGE; CARD; CREDIT; CARD; MONEY; CARD; PAY; PURCHASE; ITEM; RETAIL; STORAGE

Derwent Class: P76; T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): B42D-015/10; G06F-017/60 ;

G07D-009/00; G07F-007/08; G07G-001/12

File Segment: EPI; EngPI

14/5/60 (Item 45 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011035985 **Image available**
WPI Acc No: 1997-013909/199702
XRPX Acc No: N97-012081

**Bill payment services method for customers making payment at
bank - involves receiving bills for several customers from bill
originators, sorting bills by customers and presenting them to customers,
instructions are received from customers for payment**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BEDNAR G M; CARR T E; DONAHUE J W; HENDRIX R F; KUKLENTZ R J;

UHRICH W A; ULRICH W A
Number of Countries: 007 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 745947	A2	19961204	EP 96108411	A	19960528	199702 B
CA 2173713	A	19961203	CA 2173713	A	19960404	199714
KR 97002732	A	19970128	KR 9619510	A	19960601	199805
US 5832460	A	19981103	US 95458931	A	19950602	199851
CN 1141454	A	19970129	CN 96105879	A	19960510	200051

Priority Applications (No Type Date): US 95458931 A 19950602

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 745947	A2	E	12	G06F-017/60	
Designated States (Regional): DE FR GB					
CA 2173713	A			G06F-017/60	
KR 97002732	A			G06F-019/00	
US 5832460	A			G06F-017/60	
CN 1141454	A			G06F-017/60	

Abstract (Basic): EP 745947 A

The method provides **bill payment services** for presenting **bills** to a **customer** for payment by a **bank** (103) holding the customer's funds. Several bills are received for several customers (102) from one or more bill originators (101), and the bills are sorted by customer.

The bills are presented to the customers. Instructions are received from the customers for paying bills, and an order is initiated to the customer's bank to pay the bill. The payment of the bill is recorded.

USE/ADVANTAGE - Relates to electronic **payment** of **bills** after sorting by **customer** from several **service** providers, presenting **customers** those **bills** for **payment** after reconciliation. Is especially suited for use by consumers and small business organisations.

Dwg.1/7

Title Terms: BILL; PAY; SERVICE; METHOD; CUSTOMER; PAY; BANK; RECEIVE; BILL ; CUSTOMER; BILL; SORT; BILL; CUSTOMER; PRESENT; CUSTOMER; INSTRUCTION; RECEIVE; CUSTOMER; PAY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G06F-019/00

International Patent Class (Additional): G07F-007/10

File Segment: EPI

14/5/61 (Item 46 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010993119 **Image available**

WPI Acc No: 1996-490068/199649

XRPX Acc No: N96-413000

CATV service system for every home TV receiver - has service registration unit which registers fee to service demand received from enterprise object into customer management table

Patent Assignee: TOSHIBA KK (TOKE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8249390	A	19960927	JP 9555640	A	19950315	199649 B

Priority Applications (No Type Date): JP 9555640 A 19950315

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 8249390	A		13	G06F-017/60	

Abstract (Basic): JP 8249390 A

The system includes a database (11) which stores the information and the enterprise object that answer various service demands. A

customer management table (17) manages the supplementary information relating to an applicable customer. A menu image transmitter sends the guidance menu image showing various services offered to the TV receiver of an applicable customer through each customer terminal (4). From the database, a data searching unit reads the information and the enterprise object which answer a service demand acquired from the customer terminal.

An automatic order unit orders the service demand input to the read enterprise object. The service fee to the service demand as acquired from the enterprise object is registered to the customer management table by a service fee registration unit.

ADVANTAGE - Easily answers service demands of every customer without increase in compsn. of CATV station. Improves service to customer since payment of service fee is simplified. Can be used in issue demand to public office concerning service wanted by each customer.

Dwg.1/18

Title Terms: CATV; SERVICE; SYSTEM; HOME; TELEVISION; RECEIVE; SERVICE; REGISTER; UNIT; REGISTER; FEE; SERVICE; DEMAND; RECEIVE; OBJECT; CUSTOMER ; MANAGEMENT; TABLE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

File Segment: EPI

14/5/62 (Item 47 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010284648 **Image available**

WPI Acc No: 1995-185907/199524

Related WPI Acc No: 1999-404059

XRPX Acc No: N95-145555

Electronic bill payment system - uses bill payment network through which participating customers pay bills to universally identified billers using agreed set of protocols

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)

Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L

Number of Countries: 061 Number of Patents: 017

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524	B
AU 9480984	A	19950523	AU 9480984	A	19941018	199535	
US 5465206	A	19951107	US 93146515	A	19931101	199550	
NO 9601707	A	19960625	WO 94US11890	A	19941018	199636	
			NO 961707	A	19960429		
EP 727072	A1	19960821	EP 94931408	A	19941018	199638	
			WO 94US11890	A	19941018		
BR 9407964	A	19961203	BR 947964	A	19941018	199703	
			WO 94US11890	A	19941018		
HU 74351	T	19961230	WO 94US11890	A	19941018	199714	
			HU 961130	A	19941018		
NZ 275027	A	19970424	NZ 275027	A	19941018	199723	
			WO 94US11890	A	19941018		
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728	
			JP 95513242	A	19941018		
AU 686270	B	19980205	AU 9480984	A	19941018	199813	
US 5465206	B1	19980421	US 93146515	A	19931101	199823	
CA 2175473	C	19990831	CA 2175473	A	19941018	200002	
			WO 94US11890	A	19941018		
SG 69116	A1	19991221	SG 967551	A	19941018	200006	
US 6032133	A	20000229	US 93146515	A	19931101	200018	
			US 95552586	A	19951103		
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114	
			KR 96702252	A	19960501		
HU 219257	B	20010328	WO 94US11890	A	19941018	200124	
			HU 961130	A	19941018		

US 6408284 B1 20020615 US 93146515 A 19931101 00244
 US 95552586 A 19951103
 US 99330929 A 19990611

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103; US 99330929 A 19990611

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9512859 A1 E 58 G06F-157/00

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ

AU 9480984 A G06F-019/00 Based on patent WO 9512859

US 5465206 A 27 G06F-157/00

NO 9601707 A G06F-017/00

EP 727072 A1 E 58 G06F-017/60 Based on patent WO 9512859

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

BR 9407964 A G06F-157/00 Based on patent WO 9512859

HU 74351 T G06F-019/00 Based on patent WO 9512859

NZ 275027 A G06F-017/60 Based on patent WO 9512859

JP 9504634 W 62 G06F-019/00 Based on patent WO 9512859

AU 686270 B G06F-017/60 Previous Publ. patent AU 9480984

Based on patent WO 9512859

US 5465206 B1 2 G06F-157/00

CA 2175473 C E G06F-017/60 Based on patent WO 9512859

SG 69116 A1 G06F-157:00

US 6032133 A G06F-017/60 Cont of application US 93146515

Cont of patent US 5465206

KR 237935 B1 G06F-017/60

HU 219257 B G06F-019/00 Previous Publ. patent HU 74351

Based on patent WO 9512859

US 6408284 B1 G06F-017/60 Cont of application US 93146515

Cont of application US 95552586

Cont of patent US 5465206

Cont of patent US 6032133

Abstract (Basic): WO 9512859 A

The bill pay system includes a payment network (102) through which participating consumers (12) pay bills (30) to participating billers (14) according to preset rules (104). the participating customers (12) receive bills (3) from participating billers (14) (e.g paper/mail bills, e-mail notices, implied bills for automatic debits etc) which indicate an amount, and a unique biller ID number (120).

To authorise a remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers account number with the biller (14), a source of funds (232) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and direct the activities of the participants.

USE/ADVANTAGE - Allows customer to direct their **bank** , agent of their **bank** , or non- **bank bill pay service** bureau to pay amounts owed to merchants, **service** providers and other billers who bill **customers** for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; BILL; PAY; NETWORK; THROUGH; PARTICIPATING; CUSTOMER; PAY; BILL; UNIVERSAL; IDENTIFY; AGREE; SET

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00; **G06F-017/60** ; G06F-019/00; G06F-157/00; G06F-157-00

International Patent Class (Additional): G06F-151/00

File Segment: EPI

Set	Items	Description
S1	28	AU=(LUNDBERG S? OR LUNDBERG, S?)
S2	15783663	FEE OR FEES OR COST? OR DUES OR CHARG? OR BILL? ? OR BILLI-
		NG OR INVOIC?
S3	19155758	PAY???? OR SETTLE? OR DISBURS? OR FINANC?
S4	22055574	SERVICE? OR PATENT? OR TRADEMARK?
S5	1	S1 AND S2 AND S4
S6	833640	S2(2N)S3
S7	68212	S6(4N)S4
S8	10798	S7(5N)(ORGANIZATION? OR ORGANISATION? OR COMPANY OR AGENCY
		OR FIRM? ? OR CORPORATION? OR BANK? ? OR INSTITUTION?)
S9	2476	S8(7N)(CLIENT? OR CUSTOMER? OR PATIENT? OR PARTY OR PARTIES
		OR USER?)
S10	247	S9(10N)(OTHER? OR ANOTHER OR DIFFERENT OR SECOND OR 2ND OR
		SEPARATE)
S11	71	S10 NOT PY>1997
S12	68	S11 NOT PD=19970722:20000722
S13	68	S12 NOT PD=20000722:20020822
S14	43	RD (unique items)

?show files

File 15:ABI/Inform(R) 1971-2002/Aug 23
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File 16:Gale Group PROMT(R) 1990-2002/Aug 22
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File 148:Gale Group Trade & Industry DB 1976-2002/Aug 23
(c)2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2002/Aug 23
(c) 2002 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2002/Aug 22
(c) 2002 The Gale Group

File 9:Business & Industry(R) Jul/1994-2002/Aug 22
(c) 2002 Resp. DB Svcs.

File 20:Dialog Global Reporter 1997-2002/Aug 23
(c) 2002 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2002/Aug 23
(c) 2002 Financial Times Ltd

File 610:Business Wire 1999-2002/Aug 23
(c) 2002 Business Wire.

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(c) 2002 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2002/Aug 22
(c) 2002 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2002/Aug 22
(c) 2002 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2002/Aug 22
(c) 2002 The Gale Group

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01365098 00-16085

Brickless banking

Hotchkiss, D Anne

Bank Marketing v29n1 PP: 36-37+ Jan 1997

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 2525

...TEXT: through a new division called the Interactive Banking Unit. More than 50,000 merchants and other service providers are online as bill payment recipients. Customers can use the company's own Meca Software Inc. program called Managing Your Money, a personal finance manager, or...

14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01355628 00-06615

Just say it and pay it

Thyfault, Mary E

Informationweek n610 PP: 96 Dec 16, 1996

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 408

ABSTRACT: In December 1996, Visa International became the 2nd large financial institution to implement voice recognition technology with a service that lets bank customers pay their bills by calling in and using natural voice commands. With Visa BillPayer, the voice response unit...

...TEXT: moving out of the labs and into corporate applications. Visa International this month became the second large financial institution to implement the technology, with a service that lets bank customers pay their bills by calling in and using natural voice commands. "We're going to change the way..."

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01088742 97-38136

The virtual bank needs a back-office alignment

Lunt, Penny

ABA Banking Journal v87n9 PP: 82-90 Sep 1995

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 1278

...TEXT: that the bank and the provider have different databases. The bank customer could keep a different list of payees on his bank proprietary telephone bill payment service than on his third-party provider PC bill payment service, for example. "If I pay a bill on my computer..."

14/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00955753 96-05146

Is the debit card revolution finally here?

Caskey, John P; Sellon, Gordon H Jr

Economic Review (Federal Reserve Bank of Kansas City) v79n4 PP: 79-95
Fourth Quarter 1994

ISSN: 0161-2387 JRNL CODE: EKC

WORD COUNT: 8588

...TEXT: cost of a payments method is the tendency for banks to bundle payments services. A bank often varies its fees for payment services if a customer uses other services provided by the bank. Many banks, for example, will waive fees on payment services if the customer maintains sufficient funds in a deposit account. Such a "bundling" of bank services can make...

14/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00899859 95-49251

SmartPhone Communications and SmartPay offer remote banking

Anonymous

Bank Marketing v26n8 PP: 77 Aug 1994

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 578

...ABSTRACT: information services to customers of corporate clients. Since SmartPay Inc. is now one of the client /partners of SmartPhone, its electronic banking and bill paying services are available to customers of banks, brokerage houses and other corporations. End-users can enter information on-line, without having to wait for any type of a clearinghouse...

...TEXT: of information services to customers of corporate clients. Since SmartPay is now one of the client /partners, its electronic banking and bill paying services are available to customers of banks, brokerage houses and other corporations. These customers, or end-users, access the services using the screenphones SmartPhone(TM) provides.

However, SmartPhone(TM)...

14/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00841857 94-91249

Difficulties in the measurement of service outputs

Sherwood, Mark K

Monthly Labor Review v117n3 PP: 11-19 Mar 1994

ISSN: 0098-1818 JRNL CODE: MLR

WORD COUNT: 7238

...TEXT: example, cold cuts at the delicatessen counter of a supermarket).(3)

The banking sector offers another example of bundled services. When a customer has a checking account, the bank provides safekeeping and accounting services, as well as facilitating payment of bills. Further, many bank services are interdependent, so that the provision of one service may include the provision of others...

14/3,K/7 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04812371 Supplier Number: 47080457 (USE FORMAT 7 FOR FULLTEXT)

Cybercash Begins Test of Virtual 'Check'

BLOOM, JENNIFER KINGSON

American Banker, p6

Jan 31, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 795

... is that customers are not interested in replacing their banks with some sort of third- party bill payment services ."

Checkfree offers electronic bill payment services to consumers through their banks . Although Checkfree and Cybercash have been partners in other ventures, Mr. Lewis said this week's announcement made it look like Cybercash was "stepping...

14/3,K/8 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04738878 Supplier Number: 46975788 (USE FORMAT 7 FOR FULLTEXT)
Just Say It And Pay It: Visa adopts voice recognition for bill payment system

InformationWeek, p96

Dec 16, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; General Trade

Word Count: 411

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...moving out of the labs and into corporate applications. Visa International this month became the **second** large financial institution to implement the technology, with a **service** that lets **bank customers** **pay** their **bills** by calling in and using natural voice commands. "We're going to change the way...

14/3,K/9 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04604382 Supplier Number: 46772600 (USE FORMAT 7 FOR FULLTEXT)
CheckFree Signs Five-Year Processing Agreement with Wells Fargo Bank; Company Will Provide Bill Payment Processing Services to Nation's Ninth Largest Bank Company

PR Newswire, pl003ATTH05

Oct 3, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 478

... transition from Wells Fargo to CheckFree processing, which is expected to take place during the **second** quarter of 1997, will not affect **customers** .

CheckFree's strategy of providing its **bill payment** and home banking processing **services** directly to financial **institutions** was enhanced with its announcement last month of an agreement to acquire competitor Intuit Services...

14/3,K/10 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04241865 Supplier Number: 46210569 (USE FORMAT 7 FOR FULLTEXT)
CHARTER ONE BANK AND CHARTER ONE FINANCIAL, INC. DEBUT WORLD WIDE WEB INTERNET SITE

PR Newswire, p0308CLF023

March 8, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 260

... throughout Ohio and Michigan is generating higher volumes of usage

while our Home Banking and **Bill Payer** bank -by-telephone **services** are remote-access services with increasingly broad **customer** appeal. The Internet could represent **another** cost effective and convenient alternative delivery channel, and we are anxious to explore its potential ...

14/3,K/11 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04224041 Supplier Number: 46180565 (USE FORMAT 7 FOR FULLTEXT)
Intuit Reports Record Earnings & 32% Revenue Growth In Quarter; Expects Continued 30% Revenue Growth and Flat Year 1996 Net Income Before Acquisition-Related Effects.

Business Wire, p02290196
Feb 29, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 3170

... for Internet users. These interfaces to the Intuit Services hub will allow AOL or Internet **users** to enjoy on-line banking and **bill payment services** offered by our financial **institution** partners.
"In **other** Internet moves, Intuit announced the planned acquisition of GALT Technologies, Inc., an innovative provider of...

14/3,K/12 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04220651 Supplier Number: 46175345 (USE FORMAT 7 FOR FULLTEXT)
MOORE, INTUIT UNIT AND FINANCIAL INSTITUTIONS HELP BANK CUSTOMERS SAY 'CHECK'S IN THE MAIL' WITH STRAIGHT FACE, EVEN WHEN THEY PAY BY COMPUTER
PR Newswire, p0226NYM036
Feb 26, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 709

... payment is due. Moore then applies advanced technologies to receive the orders both from the **bank** -sponsored **bill - pay service** and Intuit's **separate bill - pay service** for **customers** whose **banks** are not on-line. Moore then prints images and mails the checks the same day ...

14/3,K/13 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04039069 Supplier Number: 45873329 (USE FORMAT 7 FOR FULLTEXT)
SOUTHERN CALIFORNIA GAS REALLY COOKING WITH SERVANTIS' COLD SOLUTION
PR Newswire, p1020AT004
Oct 20, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1175

... the utility's mainframe facilities. Should the host computer become unavailable during a natural disaster, **customer service**, **billing**, **finance** and **other company** groups such as materials management can log-on to a Report Manager server located in...

14/3,K/14 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

03931758 Supplier Number: 45684442 (USE FORMAT 7 FOR FULLTEXT)

Cyberspace is turf of next bank war

Crain's New York Business, p1

July 24, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 929

... technology. Intuit's Quicken is by far the most popular personal finance program, and the **company** has used it to provide **bill - paying** and **other services** that **banks** also offer.

So **banks** are now chasing **customers** with more aggressive programs. Chase's CD -ROM, which is code-named The Launcher, is...

14/3,K/15 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

03864318 Supplier Number: 45545673

Driven by Competition, Home Banking Venture Revs Up for Marketing

American Banker, p14

May 16, 1995

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...a joint venture between Electronic Data Systems, US West and France Telecom to form a **separate** platform for home banking and **bill payment services**. The platform would allow **bank customers** to manage their accounts via personal computer, touch-tone telephone, or screen phone. Already, the...

14/3,K/16 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03774529 Supplier Number: 45367233 (USE FORMAT 7 FOR FULLTEXT)

Checkfree Sues To Protect Pay Patent

Bank Technology News, p7

March, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 338

... processor link, which Checkfree claims as its own. Says Checkfree's statement, 'Generally, banks and **other** financial **institutions** can provide electronic **bill payment services** to their own **customers** without infringing on our patent.'

14/3,K/17 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08627472 SUPPLIER NUMBER: 18212025 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Update on Security First. (Security First Network Bank)

ABA Banking Journal, v88, n4, p70(2)

April, 1996

ISSN: 0194-5947 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 680 LINE COUNT: 00056

...ABSTRACT: Security First's Web site has started to make available images of checks to its **customers** and continues to offer checking accounts, electronic **bill payment**, and **other services**. The **bank**

is introducing its own credit card in May 1996.

14/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08370680 SUPPLIER NUMBER: 17518986 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fiserv clients offered Checkfree's bill paying service. (includes news about stocks of bank technology companies)
Tracey, Brian
American Banker, v160, n214, p20(1)
Nov 6, 1995
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 750 LINE COUNT: 00066

... their clients. He added that the publicity surrounding the recent maneuvers by Microsoft, Intuit, and **others** has help whet bankers' appetite for the technology.

The two **firms** will initially offer automated **bill payment services** to Fiserv's outsourcing **clients**, where bank **customers** can initiate payments using a personal computer or touch-tone telephone.
But Fiserv and Checkfree...

14/3,K/19 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08339196 SUPPLIER NUMBER: 17772142 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Brokers' changing world. (food brokers) (Editorial)
Merrefield, David
Supermarket News, v45, n48, p2(1)
Nov 27, 1995
DOCUMENT TYPE: Editorial ISSN: 0039-5803 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 584 LINE COUNT: 00050

... used for category management and field-sales reporting.

Many brokers are also working on creating **separate third-party** merchandising **organizations**, and are looking at **fee-for-service payment** schedules to replace once-standard flat brokerage payments.

As for bigger-picture activities driven by...

14/3,K/20 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07560282 SUPPLIER NUMBER: 15868269 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Express tests bill-payment service that cuts check-writing.
Fickenscher, Lisa
American Banker, v159, n210, p12(2)
Oct 31, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 499 LINE COUNT: 00040

TEXT:

In yet **another** example of American Express' reaching for **customers** outside its card base, the **company** is testing a **bill - payment service** that reduces the number of checks people must write each month.

14/3,K/21 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07530038 SUPPLIER NUMBER: 15764305 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Home banking update: fall harvests crop of new programs.

Financial Services Report, v11, n20, p3(2)

Sept 28, 1994

ISSN: 0894-7260

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 767

LINE COUNT: 00063

... enable InterCept to offer competitively priced remote banking and bill payment services to its financial- institution clients . The SmartPay service allows bank customers to pay bills and perform other basic remote banking functions by touch-tone phone.

With this alliance, InterCept expands its service...

14/3,K/22 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07523473 SUPPLIER NUMBER: 15804896 (USE FORMAT 7 OR 9 FOR FULL TEXT)

SmartPay, Intercept team up to offer home banking services in the

Southeast. (Brief Article)

Tucker, Tracey

American Banker, v159, n172, p14(1)

Sept 7, 1994

DOCUMENT TYPE: Brief Article

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 540

LINE COUNT: 00043

... services.

The partnership enables Norcross, Ga.-based Intercept to offer SmartPay's home banking and bill - payment services to its financial institution clients .

The service lets customers pay bills and perform other home banking functions by touch-tone telephone 24 hours a day, seven days a week

...

14/3,K/23 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07490354 SUPPLIER NUMBER: 15651787 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Fiserv to buy Home Loan Bank's check business. (Federal Home Loan Bank of Atlanta, GA)

Tracey, Brian

American Banker, v159, n151, p11(1)

August 8, 1994

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 690

LINE COUNT: 00056

... in string of acquisitions and outsourcing agreements with the Federal Home Loan Bank System whose clients are primarily thrifts. Home Loan Banks provide low- cost financing and other correspondent banking services to these institutions .

Widespread Trend

Many of the 12 Federal Home Loan Banks have decided to exit or...

14/3,K/24 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06174441 SUPPLIER NUMBER: 12895915 (USE FORMAT 7 OR 9 FOR FULL TEXT)

FEDERAL HOME LOAN BANK OF NEW YORK ANNOUNCES 15 AFFORDABLE HOUSING

PROJECTS; 981 UNITS

PR Newswire, 1216NY065

Dec 16, 1992

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 463

LINE COUNT: 00045

... loan associations, the savings banks, the commercial banks and the credit unions which comprise our **customer** base."

The Federal Home Loan **Bank** of New York provides low- **cost financing** and **other** banking **services** to stockholding **institutions** in support of affordable housing for Americans in New York, New Jersey, Puerto Rico and...

14/3,K/25 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05790432 SUPPLIER NUMBER: 11855336 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic bill payment: low-cost systems explored. (Technology/Operations)
Gullo, Karen
American Banker, v157, n17, p3(1)
Jan 27, 1992
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1186 LINE COUNT: 00093

... in rolling out a telephone-based bill payment service.

A Citicorp spokesman said that unlike **other** telephone **bill - payment** products, the **bank 's service** can pay anyone the **customer** chooses. Chase's system is designed for paying large companies only and not individuals or...

14/3,K/26 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05540125 SUPPLIER NUMBER: 11657011 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet access opening to OCLC, DIALOG, PaperChase, STN, NLM. (Search Services & Gateways)
Database Searcher, v7, n8, p32(1)
Oct, 1991
ISSN: 0891-6713 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 821 LINE COUNT: 00069

... and staff to maintain the connection. Building the network to connect to Internet may involve **other** fees, e.g., software, hardware, annual licenses, etc.

Since **institutions** frequently **pay** these **costs** in advance, search **service users** on the Internet often can eliminate telecommunication charges. Search services continue to require passwords and...

14/3,K/27 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04635220 SUPPLIER NUMBER: 08980387 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Making things easier for patients pays off. (Patient Attitude Survey)
Crane, Mark
Medical Economics, v67, n8, p60(8)
April 23, 1990
ISSN: 0025-7206 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2160 LINE COUNT: 00164

... for late payments. "The doctor won't do anything if I'm late except send **another** bill," says a Connecticut man, adding: "The phone **company** will cut off **service**."

Other patients pay physicians' **bills** last as an act of revenge. "He makes me wait in his office. Now it..."

14/3,K/28 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04087819 SUPPLIER NUMBER: 07700818 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Treasure Valley Bank announces activities to celebrate grand openings at two new Boise facilities.
PR Newswire, p0926PG002
Sept 26, 1989
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 602 LINE COUNT: 00047

... said Wisman. "That's a benefit that the customer sees in his or her checkbook."

Another service new to Idaho banking is Treasure Valley Bank 's Telephone Banking. With this **service** , **customers** can **pay bills** , at their convenience, by telephone.

And there is more to come. Wisman hinted that Treasure...

14/3,K/29 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01656567
Topsy's International - Market Information.
ANNUAL REPORT 1986 p. 01

... Twenco subsidiary, owns and operates a recreation/retirement development at the Lake of the Ozarks. **Another** subsidiary, DLT **Corporation** , provides freight **bill** audit and **payment services** to its **clients** .

14/3,K/30 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01084915
On target: Study Casts Doubts on Asset Accounts.
American Banker September 21, 1984 p. 1,50

... by DG Bradley, pres, Research Council. There is also no evidence that the accounts arouse **customer** interest in **other fee** -based **financial services** at **banks** . The major problem with this type of account is low customer usage coupled with high...

14/3,K/31 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01875971 SUPPLIER NUMBER: 17843682 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Take charge of your money. (evaluation of four personal finance programs)
(includes related articles on online investing, shopping online, tech support on the Web) (Software Review) (Evaluation)
Computer Life, v3, n1, p96(11)
Jan, 1996
DOCUMENT TYPE: Evaluation ISSN: 1076-9862 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6344 LINE COUNT: 00498

... transactions and keep your checkbook reconciled. So far, banks have the advantage over CheckFree and **other third-party bill paying services** because **banks** won't let you overdraw your checking account or exceed your credit-card limit when...

14/3,K/32 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01708076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A NYCE Niche For On-Line Services

(NYCE Corp, owner of the NYCE ATM network, is promoting its own home banking program)

Report on Home Banking & Financial Services, v 2, n 6, p 3

December 24, 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 489

ABSTRACT:

...its own home banking program rather than serving as a gateway and remarketer of 3rd-party bill payment and home banking services. NYCE has 4 bank customers for its program and is in discussions with 20-25 other financial institutions. The company predicts as many as 50 institutions could be live with NYCE...

14/3,K/33 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01692050 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Just Say It And Pay It

(Visa International implements voice recognition technology with service that lets customers pay bills via natural voice commands)

Information Week, n 610, p 96

December 16, 1996

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...moving out of the labs and into corporate applications. Visa International this month became the second large financial institution to implement the technology, with a service that lets bank customers pay their bills by calling in and using natural voice commands. "We're going to change the way..."

14/3,K/34 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01357263 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NEW JERSEY'S COMMERCE BANK INTRODUCES BANKING-BY-COMPUTER

(Commerce Bank launched personal computer banking service to allow clients to monitor accounts, pay bills and do other functions)

Philadelphia Inquirer, p N/A

December 13, 1995

DOCUMENT TYPE: Regional Newspaper ISSN: 0885-6613 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 505

ABSTRACT:

...account data into personal-financing planning software like Intuit's Quicken or Microsoft Money. The bank's customers can use the service for paying bills for \$5 a month, while account monitoring, money transfers and other routine functions will be free. According to Commerce's chief retail officer Dennis DiFlorio, they...

14/3,K/35 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01050299

SmartPay, Intercept Team Up to Offer Home Banking Services in the Southeast
(SmartPay, a national provider of electronic bill-payment services, and Intercept, an electronic funds transfer services provider, have formed an alliance that will enable Southeast US banks to offer their customers home banking services)

American Banker, v 159, n 172, p 14

September 07, 1994

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...services. Through the partnership, Intercept will be able to offer SmartPay's home banking and bill - payment services to its financial institution clients. Customers will be able to pay bills as well as perform other home banking functions by touch-tone phone 24 hours a day, seven days a week...

14/3,K/36 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0007524901 BOEBYDJAFNFT

Survey of Asia-Pacific Telecommunications (3): Hub of south-east Asia - Singapore

KIERAN COOKE

Financial Times, P 16

Friday, February 25, 1994

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 593

...Users have access to a total of 130,000 televue pages of government, business and other other information.

Among other items users can pay bills, order goods and services, check banks accounts, monitor stock prices, take part in school lessons - even calculate income tax - through the...

14/3,K/37 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0004566177 B08GNB7AFRFT

Marre Sets Slow Pace For Law Reform: Little Hope For Legal Change In A Long-Awaited Report

HAZEL DUFFY

Financial Times, P 11

Thursday, July 14, 1988

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,037

...in this report - that the two-tier system peculiar to the UK and a few other countries makes legal services unnecessarily costly.

On whether financial institutions should be permitted to conduct conveyancing for clients to whom they are offering mortgages, the committee appeared to opt for the present situation...

14/3,K/38 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0667445

CALLLOL IT E-MONEY MANAGEMENT

Business Week June 12, 1995; Pg 72; Number 3428

Journal Code: BW

ISSN: 0007-7135

Section Heading: Cover Story

Word Count: 488 *Full text available in Formats 5, 7 and 9*

BYLINE:

By Amy Cortese in New York

TEXT:

... behind Microsoft Money, a home-grown personal-finance package already offered by Chase Manhattan and **others**. From Money, Microsoft expects to link **customers** to a variety of online financial **services**, including electronic **bill - paying**. **Bank** of America and NationsBank recently paid \$35 million for Meca Software, which makes Managing Your...

14/3,K/39 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03267719 Supplier Number: 46706500 (USE FORMAT 7 FOR FULLTEXT)

INTEGRION OFFERS BANKS TRANSACTION PROCESSING

Retail Delivery Systems News, v1, n19, pN/A

Sept 13, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 468

... Visa Interactive, of Reston, Va. CheckFree says it will support Integrion and could provide third- **party** processing. But if Integrion builds its own **bill payment service** or partners with **another firm**, it will be competing with CheckFree, analysts say.

Analyst Caveat

Some industry observers caution that...

14/3,K/40 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02886403 Supplier Number: 45861493 (USE FORMAT 7 FOR FULLTEXT)

EDI PAYMENT SERVICE.

EDI News, v9, n21, pN/A

Oct 16, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 137

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...expanded its bill payment service so companies doing business in Canada can make tax and **other** payments directly from personal computers (PCs). Using the **bank 's service**, **customers** can key **payment** amounts with **invoice** details into their PCs, and the bank forwards the payments and remittance information to the...

14/3,K/41 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02271252 Supplier Number: 44367813 (USE FORMAT 7 FOR FULLTEXT)

1993 SEES INDUSTRY DEALING WITH THE RISE OF POS DEBIT, ALTERNATIVE DELIVERY SYSTEMS

EFT Report, v17, n2, pN/A

Jan 19, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1753

... and messaging among banks and retail and commercial customers.
* National Payment Clearinghouse, the nation's **second** -largest bill payment service bureau, and Microsoft will offer **customers** a PC-based home **bill payment service** .

Source: **BANK** AUTOMATION NEWS
Copyright 1994 Phillips Business Information, Inc.

14/3,K/42 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01229872 Supplier Number: 41245893 (USE FORMAT 7 FOR FULLTEXT)
CHECK CASHING BILLS APPEAR STALLED
Item Processing Report, v1, n4, pN/A
March 29, 1990
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1132

... Many services now offer up to 5 free money orders with each cashed check, so **customers** can **pay** their **bills** and so the **services** can effectively compete with **banks** and with one **another** .
COPYRIGHT 1990 by Phillips Publishing, Inc.

14/3,K/43 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0776034 SF017
NO THREE-CENT STAMPS? WHAT TO DO

DATE: January 5, 1995 17:30 EST WORD COUNT: 161

...stamps which come in sheets of 18 at a cost of \$6.40 per sheet.

Another option would be to pay bills electronically. Some **banks** , like Wells Fargo, offer **bill pay services** which **customers** set up to pay monthly bills automatically. Check into this. By the end of January...

Set	Items	Description
S1	29	AU=(LUNDBERG S? OR LUNDBERG, S?)
S2	559345	FEE OR FEES OR COST? OR DUES OR CHARG? OR BILL? ? OR BILLI- NG OR INVOIC?
S3	92911	PAY???? OR SETTLE? OR DISBURS? OR FINANC?
S4	1302081	SERVICE? OR PATENT? OR TRADEMARK?
S5	572731	ORGANIZATION? OR ORGANISATION? OR COMPANY OR AGENCY OR FIR- M? ? OR CORPORATION? OR BANK? ? OR INSTITUTION?
S6	310029	CLIENT? OR CUSTOMER? OR PATIENT? OR PARTY OR PARTIES
S7	1333780	OTHER? OR ANOTHER OR DIFFERENT OR SECOND OR 2ND OR SEPARATE
S8	10019	S2(3N)S3
S9	1851	S8(10N)S4
S10	16235	S5(2N)S7
S11	87	S9(S)S10
S12	274	S9(10N)S5
S13	81	S12(15N)S6
S14	143	S11 OR S13
S15	68	S14 AND IC=G06F-017/60

?show files

File 348:EUROPEAN PATENTS 1978-2002/Aug W02

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File 349:PCT FULLTEXT 1983-2002/UB=20020822,UT=20020815

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15/3,K/1 (Item 1 from File: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01443167

Push model internet bill presentment and payment system
"Push Model" zum Darstellen und Bezahlen von Internet-Rechnungen
Systeme pour la presentation et le paiement de facture sur internet initiee
par l'acheteur

PATENT ASSIGNEE:

Metavante Corporation, (3984380), 4900 W. Brown Deer Road, Milwaukee,
Wisconsin 53223-9004, (US), (Applicant designated States: all)

INVENTOR:

Olsen, Karl R, 5820 Ridgehaven Drive, Plano, TX 75093, (US)

LEGAL REPRESENTATIVE:

Roberts, Gwilym Vaughan et al (78342), KILBURN & STRODE, 20 Red Lion
Street, London WC1R 4PJ, (GB)

PATENT (CC, No, Kind, Date): EP 1229480 A1 020807 (Basic)

APPLICATION (CC, No, Date): EP 2002250632 020130;

PRIORITY (CC, No, Date): US 774863 010131

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 165

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200232	1140
SPEC A	(English)	200232	8103
Total word count - document A			9243
Total word count - document B			0
Total word count - documents A + B			9243

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Yet, the electronic bill payment industry is currently developing at a remarkable slow rate. Especially, **banks** have been criticized for not aggressively developing and promoting electronic **bill payment services**. After all, both billers and consumers are their **customers**. Additionally, surveys indicate that both of these sectors, billers and consumers, would prefer to have...of customer's bills at the customer's financial institution. Furthermore, the invention provides the **customers** the comfort of knowing that their trusted financial **institution** will be the entity providing the **bill** presentment and **payment service**.

Additionally, the system can be configured to automatically debit a **customer**'s account to pay a bill and electronically deposit the funds directly into the billing...the billing entity that provides electronic bill payment services for the billing entity, to the **customers**' financial **institutions** for presentment and **payment**. Typically, the **bill service** provider is the biller's **financial institution**. Naturally, the **billing** entity, if it so desired, can perform the functions of the bill service provider. The system manager will enlist bill **service** providers and **customer** financial **institutions** to participate in the **bill** presentment and **payment** system.

Initially, a **bill service** provider data mines payments made by the **customers** paid to that billing entity. If the bill **service** provider is the biller's **financial institution**, the **bill service** provider will receive the **customer** payments in the course of the normal business operation. In standard practice, the billing entity...

...can be data mined to obtain information that distinctly identifies the financial institution that a **customer** uses to pay his bills and the **customer**'s account number at that **customer**'s **financial institution**

. If the **bill service** provider is not the biller's **financial institution**, the **bill service** provider will need to be provided with payment information to obtain the **customer**'s financial institution and the associated customer's account number. For example, a check will...

...the associated account identification information.

In order to electronically send a bill packet to the **customer**'s **financial institution**, the **bill service** provider will need to determine the **customer** financial **institution**'s network address. A network address can be obtained by registering the information that distinctly...

...determining the network address, the bill service provider can send electronic bill packets to the **customer**'s financial **institution**. In order to send a bill packet to the **customer** financial **institution**, the **bill service** provider needs to receive a bill file from the billing entity. A bill file contains...entity's billing account. If the bill service provider is not the biller's financial **institution**, the **customer** financial **institution** will also notify the bill **service** provider of the **payment**. The **bill service** provider will inform the billing entity of the payment. Additionally, the bill service provider...

...like elements throughout the several figures, FIG. 1 is a functional block diagram of a **bill** presentment and **payment** system 10. A system manager 80 initially enrolls the bill **service** providers and **customer** financial **institutions** into the system. The system manager 80 also oversees the system 10. The management function...340 and informs the billing entity of the receipt of payment. The biller's financial **institution** 350 may record the **payment** in a **bill payment** warehouse database 330 for **customer service** and other purposes. Naturally, the billing entity updates the account receivable 320 to complete the...

...the bill service provider. Payments 510 will identify the customer's financial institution that the **customer** used to pay the billing entity and the **customer**'s account number at that **financial institution**. If the **bill service** provider is the **billing** entity's **financial institution**, the biller's financial **institution** will receive the payments 510 in the course of normal business. For example, a biller...to send the bill packets.

FIG. 6 is a logic flow diagram illustrating an Internet **bill** presentment and **payment** routine 600. Routine 602 sets up the bill **service** providers and the **customer** financial **institutions** to enable an Internet **bill** presentment and **payment** system. **Bill service** providers, typically the billers' financial **institution**, are agents of the billing entity that provides electronic **bill** presentment and **payment services** for the **billing** entity. Routine 602 is described in greater detail in reference to FIG. 7. Routine 602...

...enrolled, the "NO" branch is followed to routine 604. Bills will be processed for Internet **bill** presentment and **payment** ad infinitum with additional bill **service** providers or **customer** financial **institutions** periodically entering the system.

FIG. 7 is a logic flow diagram illustrating an initial set...

...bill service provider establishes a system to receive the electronic bill payments made by the **customer** financial **institutions** and inform the billing entity of the receipt of a **payment**. Additionally, the **bill service** provider creates a **bill payment** database to record the payments paid to the billing entities. Also, if the bill service...1008, the bill service provider determines that the bill record cannot be presented for electronic **bill payment**. The **bill service** provider can try to enroll the **customer** financial **institution** into the system. Step 1008 is followed by step 1020, in which the bill service...

...presentment routine 606. Routine 606 follows routine 604 shown on FIG. 6. In step 1102, **customer** financial **institution** receives a **bill** packet from the bill **service** provider. Step 1102 is followed by step 1104, in which the **customer** financial institution decrypts the bill

packet. Step 1104 is followed by step 1106, in which card issued by the financial **institution**. Naturally, **other** forms of payment can be accepted. Step 1202 is followed by step 1204, in which...

...The customer payment warehouse records the payment transaction. The database can be used by customer **service** if questions later develop concerning the **payment** of a particular **bill**.

If the direct deposit account is authorized to be debited, the "YES" branch of step...

...in which the biller's financial institution receives the automated payment. The biller's financial **institution** credits the biller's direct deposit account. If the bill **service** provider is not the biller's financial **institution**, the **customer financial institution** informs the **bill service** provider of the payment. Step 1216 is followed by step 1218, in which the bill...

15/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01438322

Degradation diagnostic method, degradation diagnostic mediation device and degradation diagnostic device and computer-readable recording medium on which a program is recorded

Verfahren, Vorrichtung und Vermittlungsvorrichtung zur Verschlechterungsdiagnose und computerlesbares Speichermedium mit gespeichertem Programm

Procede, dispositif et dispositif de mediation pour la diagnose de degradation, et support d'enregistrement lisible par ordinateur enregistrant un programme

PATENT ASSIGNEE:

Kabushiki Kaisha Toshiba, (2077103), 1-1, Shibaura 1-chome, Minato-ku, Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Sasaki, Keiichi, Intellectual Property Div., Toshiba Corporation, 1-1, Shibaura 1-chome, Minato-ku, Tokyo, (JP)

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1223529 A2 020717 (Basic)

APPLICATION (CC, No, Date): EP 2002000174 020109;

PRIORITY (CC, No, Date): JP 20012848 010110

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 141

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200229	2274
SPEC A	(English)	200229	12296
Total word count - document A			14570
Total word count - document B			0
Total word count - documents A + B			14570

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION which is one of the items of the diagnostic menu 37, by operating another user **client** 48, refer to the diagnostic results registered in diagnostic database 35 and **pay** the **fee** for referring to these diagnostic results to the diagnostic **service** provider through the credit sales **company**.

By executing this fourth business method, a user can sell diagnostic results that the user...

15/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01367864

System and method for converting check-based bill payments to electronic form

System und Verfahren zum Umsetzen von auf Schecks basierten Rechnungsbezahlungen in elektronische Form

Systeme et methode pour mettre des paiements de factures avec cheques sous forme electronique

PATENT ASSIGNEE:

Payment Engineering LLC, (3335890), 834 West George, Chicago, Illinois 60657, (US), (Applicant designated States: all)

INVENTOR:

Watson, Craig, 834 West George, Chicago, Illinois 60657, (US)

LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1164554 A2 011219 (Basic)

APPLICATION (CC, No, Date): EP 2001304031 010502;

PRIORITY (CC, No, Date): US 578543 000525

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**

ABSTRACT WORD COUNT: 165

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200151	2835
SPEC A	(English)	200151	4954
Total word count - document A			7789
Total word count - document B			0
Total word count - documents A + B			7789

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION using information already in their internal systems, need not violate privacy considerations of purchasers;

Financial **institutions** assume a central role in the **bill payment** process of their non-Internet **customers**, providing a value-added **service**, and leveraging in the most useful way the data accumulated in their check processing operations...

...in the service, dramatically reduce their operating costs and immediately improve the profitability of each **customer** account;

Financial institutions provide a cost-reducing billing and collection service to billers, creating new sources of fee-income potential;

Financial institutions, in handling the bill payment requirements of their customers, enjoy privileged access to customer information unavailable to third-party web or non-web parties;

...

15/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01340750

Data storage, management, and delivery method

Verfahren zur Lagerung, Verwaltung und Auslieferung von Daten

Methode de stockage, de gestion et de livraison de donnees

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)

INVENTOR:

Imanaka, Ryoichi, 3-2-6, Kuzuha-misaki, Hirakata-shi, Osaka 573-1112, (JP)

Ito, Nobuaki, 12-2, Koya-cho, Neyagawa-shi, Osaka 572-0087, (JP)

Suyama, Satoshi, 3-15-101, Shimooichi-nishimachi, Nishinomiya-shi, Hyogo 663-8005, (JP)

Furuse, Tsukasa, 5-334, Hanakawa-kita 1-jo, Ishikari-shi, Hokkaido 061-3211, (JP)

Hara, Makoto, Paaku-puraza D-202, 2-5-3, Atsubetsu-chuo 4-jo,

Atsubetsu-ku, Sapporo-shi, Hokkaido 004-0054, (JP)

LEGAL REPRESENTATIVE:

Dr. Elisabeth Jung Dr. Jurgen Schirdewahn Dipl.-Ing. Claus Gernhardt (100421), Clemensstrasse 30, 80803 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1146453 A2 011017 (Basic)

EP 1146453 A3 011107

APPLICATION (CC, No, Date): EP 2001107262 010323;

PRIORITY (CC, No, Date): JP 2000100032 000331; JP 2000100033 000331

DESIGNATED STATES: DE; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 191

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200142	2992
SPEC A	(English)	200142	24416
Total word count - document A			27408
Total word count - document B			0
Total word count - documents A + B			27408

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION invention offers the effect of achieving an object or information management method that provides the service in which the storage company pays the analysis fee to the doctor on behalf of the customer, together with the fees for analyses the doctor did for other customers.

The customer, on...invention offers the effect of achieving an object or information management method that provides the service in which the storage company pays the analysis fee to the doctor on behalf of the customer, together with the fees for analyses the doctor did for other customers.

The customer, on...thus offers the effect of achieving an object or information management method that provides the service in which the storage company pays the analysis fee to the doctor on behalf of

the **patient** , together with the fees for analyses the doctor did for other customers.

The patient can...

15/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01337396

System and method for managing financial transaction information

System und Verfahren zum Verwalten von finanziellen Transaktionsinformationen

Systeme et methode de gestion d'information sur des transactions financieres

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1143362 A2 011010 (Basic)

APPLICATION (CC, No, Date): EP 2000204438 001212;

PRIORITY (CC, No, Date): US 170658 P 991214

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G06F-017/30

ABSTRACT WORD COUNT: 143

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200141	2891
SPEC A	(English)	200141	10208
Total word count - document A			13099
Total word count - document B			0
Total word count - documents A + B			13099

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...ABSTRACT one or more transaction journal logs stored in a database for one or more financial **institution** applications, such as an account information application, a **bill payment** application, a transfer application, a **customer service** channel report application, and/or a standards compliance application, written in a pre-defined binary...

...SPECIFICATION of the present invention, one or more transaction journal logs for one or more financial **institution** applications, such as an account information application, a **bill payment** application, a transfer application, a **customer service** channel report application, and/or a standards compliance application, written in a pre-defined binary...

15/3,K/6 (Item 6 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01029384

Distributed network based electronic wallet
Verteilte netzwerkbasierte elektronische Geldbörse
Portemonnaie électronique reparti base sur un reseau

PATENT ASSIGNEE:

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States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjänst AB, Patron Carls väg 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 917119 A2 990519 (Basic)
EP 917119 A3 010110

APPLICATION (CC, No, Date): EP 98203747 981109;

PRIORITY (CC, No, Date): US 65291 971112; US 81748 980414

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**; G07F-017/16;
G07F-007/10

ABSTRACT WORD COUNT: 161

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9920	683
SPEC A	(English)	9920	8988
Total word count - document A			9671
Total word count - document B			0
Total word count - documents A + B			9671

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the static identification data which is personal to a use
having access to the information **bank** 23. The **second** data store
correspondences to the dynamic personal data in the **service** account,
and includes data about the user such as **billing** history, **payment**
history, etc. The third data is the demographic data and will be stored
in the...

15/3,K/7 (Item 7 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00957813

**PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT
APPARATUS**

PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET
APPAREIL PERMETTANT DE GERER CE SYSTEME

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:
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INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome,Setagaya-ku, Tokyo 156, (JP)

LEGAL REPRESENTATIVE:

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Morassistrasse 8, 80469 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)
WO 9821677 980522
APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114
PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 119

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION with the telephone company.

When the personal remote credit settlement service is provided by a **company other** than the credit card company, the company that provides the personal remote credit settlement service...value Q is large enough for the personal credit terminal 100 to communicate with the **service** providing system 102 in order to backup data in the RAM 1502 for the service...

15/3,K/8 (Item 8 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00951275

METHOD OF TRANSFERRING FUNDS EMPLOYING A THREE-NODE REAL-TIME ELECTRONIC INTERLOCK

VERFAHREN ZUM TRANSFERIEREN VON FONDS UNTER VERWENDUNG EINER ELEKTRONISCHEN ECHTZEIT-SPERRE ZWISCHEN DREI KNOTEN

PROCEDE PERMETTANT DE TRANSFERER DES FONDS AU MOYEN D'UN VERROUILLAGE ELECTRONIQUE EN TEMPS REEL A TROIS NOEUDS

PATENT ASSIGNEE:

UNISYS CORPORATION, (842799), Township Line and Union Meeting Roads, MS C1SW19, Blue Bell, PA 19424-0001, (US), (Proprietor designated states: all)

INVENTOR:

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THOMPSON, James, W., 22681 Whiteoaks, Mission Viejo, CA 92692, (US)

LEGAL REPRESENTATIVE:

Modiano, Guido, Dr.-Ing. et al (40786), Modiano, Josif, Pisanty & Staub, Baaderstrasse 3, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 932875 A1 990804 (Basic)
EP 932875 B1 011212
WO 9818095 980430

APPLICATION (CC, No, Date): EP 97912851 971021; WO 97US19082 971021

PRIORITY (CC, No, Date): US 735145 961022

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200150	1330

CLAIMS B	(German)	200150	1335
CLAIMS B	(French)	200150	1499
SPEC B	(English)	200150	5964
Total word count - document A			0
Total word count - document B			10128
Total word count - documents A + B			10128

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION to the biller's bank, and then from the biller's bank to the settlement **bank** .

In a **second** prior art method of transferring funds (which is disclosed in Fig. 2 of the Visa...

...customer responds to a bill from a biller by electronically sending a message to a **service** bureau, and this electronic message authorizes the **service** bureau to **pay** the **bill** . Upon receipt of the message, the **service** bureau writes a check on the customer's account in the customer's bank and...

15/3,K/9 (Item 9 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
 (c) 2002 European Patent Office. All rts. reserv.

00801928

Method and system for bill presentation and payment reconciliation
Verfahren und System zur Presentation von Rechnungen und zur
Bezahlungsübereinstimmung
Methode et systeme pour la presentation de notes et pour la reconciliation
des priements

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (Applicant designated States: all)

INVENTOR:

Bednar, Gregory M., 2405 Hidden Trail CT., Matthews, NC 28105, (US)
 Carr, Thomas E., 3329 Whistley Green Dr., Charlotte, NC 28269, (US)
 Donahue, James W., 3800 Browne's Ferry Road, Charlotte, NC 28269, (US)
 Hendrix, Robert F., Jr., 1923 Winsted Court, Charlotte, NC 28262, (US)
 Kuklantz, Richard J., 9411 Willow Glen Train, Charlotte, NC 28215, (US)
 Ulrich, William A., Jr., 601 Highland Forest Drive, Charlotte, NC 28270, (US)

LEGAL REPRESENTATIVE:

Schafer, Wolfgang, Dipl.-Ing. et al (62021), IBM Deutschland
 Informationssysteme GmbH Patentwesen und Urheberrecht, 70548 Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 745947 A2 961204 (Basic)
 EP 745947 A3 000105

APPLICATION (CC, No, Date): EP 96108411 960528;

PRIORITY (CC, No, Date): US 458931 950602

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/10

ABSTRACT WORD COUNT: 70

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1153
SPEC A	(English)	EPAB96	2106
Total word count - document A			3259
Total word count - document B			0
Total word count - documents A + B			3259

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...CLAIMS A2

1. A method of providing bill payment services for presenting bills to the customer for payment by a bank having customer's funds, the steps of the method comprising:
receiving a plurality of bills for multiple...
...at least one bill originator;
sorting the bills by customer;
presenting bills addressed to a customer to that customer in response to the customer's use of the payment service;
receiving an instruction from a customer who is paying a bill;

initiating an order to the customer's bank to pay the bill; and
providing a record of the customer's payment of the bill.
2. A method of providing bill payment services including the...

15/3,K/10 (Item 10 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:

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 designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

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PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)

EP 504287 A1 931222

EP 504287 B1 990721

WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION invention requires little or no new software or operating procedural changes at a user's bank .

Using an ATM network, the service provider pays customer bills by first debiting the user's account at his network bank -- preferably by sending a POS debit message over the ATM network. Such standard POS messages...

...accounting and bookkeeping advantages related to consolidated payments.

The invention provides some additional benefits to payees . By processing customer bills as POS debits, liability for payment immediately shifts from the service provider to the ATM network (or

bank). Thus, the service provider can advance funds to payees immediately with the comfort that the...withdrawals, deposits, etc.).

Early home banking efforts discovered that users liked using the systems to **pay bills** . They had only limited interest in **other bank** and videotext **services** , so the present invention has reduced its delivery costs by specializing in billpaying. While the...

...payment records, transferring funds between accounts, future dating of bills and funds transfers, and requesting **other bank** services. Future dating ...can pay their bills and obtain other banking services wherever there is a telephone jack. **Banks** save back-office expense and an efficient means to **service** their **customers** . **Bank** owned ATM networks generate volume and earn **fees** . **Payees** improve cash float and save on costly processing of paper checks. Advertisers gain a powerful...

15/3,K/11 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00930253

INTERACTIVE INVOICER INTERFACE
INTERFACE DE FACTURIER INTERACTIVE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200263515 A2 20020815 (WO 0263515)
Application: WO 2001IB2861 20011218 (PCT/WO IB0102861)
Priority Application: US 2000741620 20001219

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ

DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14866

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... that includes bills of the invoicer by virtue of a business relationship with the third **party** consolidation **service** . As an example, a mortgage **bill** from a private **financing company** might be reviewed by a **customer** at a third **party** site re-branded by a competitor bank that also offers mortgage re-financing online through... 56 to invoicer IO with notification of the payment authorization 52.

After receiving authorization 52, **customer bank** 40 then sends **payment** to

invoicer bank 30 through conventional channels.

29910 21

The non- **bank service** provider 54 may also be granted access to the ACH

network to direct draft via...in the data base 'ust like remote-computer-based entries.

On each day that the **invoicer** transfers **payment** data to **banks** or financial transaction processing **services** , an application program 120 is executed to identify **customers** in the web server database 113 that have payments scheduled. Data from I 0...

15/3,K/12 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00927573 **Image available**

SYSTEM AND METHOD FOR RESOURCE PROVISIONING

SYSTEME ET PROCEDE D'APPROVISIONNEMENT DE RESSOURCES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200261653 A2 20020808 (WO 0261653)

Application: WO 2002US2411 20020128 (PCT/WO US0202411)

Priority Application: US 2001774265 20010129; US 2001772486 20010129; US

2001267853 20010209; US 2001269242 20010215; US 2001269217 20010215; US

2001269296 20010215; US 2001272108 20010228; US 2001272109 20010228; US

2001800098 20010306

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 44150

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 804 through the network 822 to provision resources for the first organization 800. Likewise, the **second organization** 806 may have its resources provisioned by the third party RPM service provider using the

...

...820 through the network 822. The third party RPM service provider may interface with the **second organization** 's agents 810 through the network 822 to provision resources for the **second organization** 806. Thus, in this embodiment, both organizations 800, 806 utilize a single logical server 820...

...may be provided 15 on a subscription basis, whereby any organization desirous of such **services** may **pay** a set periodic **fee** for all of its resource provisioning needs. For example, assume it is the policy of...

...third party R-PM service provider. Assume also that it is the policy of a **second company** to provide all its employees with an account on its networking operating system, and that the **second company** has also chosen to outsource its resource provisioning requirements to a trusted third party RPM...

...to be granted to the salespersons of the first company and the employees of the **second company**. Such information could be provided by both companies to the trusted third party RPM service...

15/3,K/13 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00910843 **Image available**

**METHOD AND SYSTEM FOR VERTICAL MESSAGING, BILLING AND PAYMENT SERVICES
PROCEDE ET SYSTEME POUR SERVICES VERTICAUX DE MESSAGERIE, DE FACTURATION ET
DE PAIEMENT**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200244983 A1 20020606 (WO 0244983)

Application: WO 2001US44667 20011128 (PCT/WO US0144667)

Priority Application: US 2000728152 20001201

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3566

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... related hardware and programmed software grouped into suitable interconnected computing units) that provides for integrated **billing** and **payment** processing for a multi-tiered **service** offered to customers. An example of such a multi-tiered service is the provision of ...

...example, electricity) that it provides the customer. Rather the energy may be generated by a **separate** generation **company** 202 which directly provides the energy to the customer 102 through the transmission company 201...

...that the billing and payment are provided by the separate system 300 (preferably in a **separate company** or entity). However, the functionality of the system 300 can also be provided by one or more of the companies in any one of the other tiers. That is the **billing** and **payment service** provided according to the present invention could also be provided

15/3,K/14 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00905272 **Image available**

METHODS AND SYSTEM FOR COMMUNICATIONS SERVICE REVENUE COLLECTION

PROCEDES ET SYSTEMES DESTINES AUX COLLECTES DES RECETTES D'UN SERVICE DE COMMUNICATIONS

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239349 A1 20020516 (WO 0239349)

Application: WO 2001SE2503 20011113 (PCT/WO SE0102503)

Priority Application: SE 20004156 20001113; US 2001277285 20010321; SE
20011240 20010406

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9128

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... user for

the services, perhaps along with an added transaction fee. The vendor might also **pay** a transaction **fee** or percentage to the communications **services** provider for mediating the transaction. The provider of communications services may then bill the user...end user the desired service, the service provider may receive an invoice from mapping lookup **service** 108 for the mapping information retrieval. Depending on the **billing** arrangement, **invoices** and **pay** ments may also be exchanged in some manner between the **service** provider, a network operator, a payment provider, and the end user. Specific billing arrangements are...

...and an

invoice from a network operator for communications chan nel usage. In addition, the **service** provider may send an **invoice** to **payment** provider 118a and subsequently receives payment from payment provider 118a. Thus, the

service provider may...

...to mapping

lookup service 108. Examples of payment providers are credit card companies, utilities, or **other organizations** that have relationships with end users and/or service providers.

Billing Arrangements

FIG. 2 is...

...service

(step 212). For example, network operator 110a may send individual end user 102a an **invoice** indicating that **pay**ment is due for the **service**. This invoice may include an itemized list of services used by the end user or with network operator 110a (step 214). For example, mapping lookup **service** 108 may send network operator 110a an **invoice** indicating that **payment** is due for the information retrieval (e.g., mapping lookup service 108 seeks reimbursement...

...of the mapping information

associated with service provider 116a (step 414). For example, mapping lookup **service** 108 may send **service** provider 116a an **invoice** indicating that **payment** is due for the information retrieval. Mapping lookup **service** 108 may send an invoice after each information retrieval, wait until a predetermined number of...

15/3,K/15 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00903292 **Image available**

SYSTEM AND METHOD FOR SELECTABLE FUNDING OF ELECTRONIC TRANSACTIONS
SYSTEME ET PROCEDE DE FINANCEMENT SELECTIF DE TRANSACTIONS ELECTRONIQUES
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200237386 A1 20020510 (WO 0237386)

Application: WO 2001US42973 20011106 (PCT/WO US0142973)

Priority Application: US 2000245665 20001106

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6991

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... cases only one bill payment provider can be used at one time or by one **customer** due to a financial **institution** 's inability to provide a consolidated view of the various **bill payment**

and transfer methods. Usage of multiple bill payment services and transfers may cause further confusion for the customer, and the institution's customer care team.

An integrated, programmable and optimizing technique for managing various fund transfers and other...

15/3,K/16 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00895532 **Image available**

**CHARGED SERVICE SYSTEM OF DEMAND MEDIA AND METHOD FOR PROVIDING THE SAME
SYSTEME DE SERVICES FACTURES DE MEDIAS A LA DEMANDE, ET PROCEDE
CORRESPONDANT**

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188-5, KR, KR (Residence), KR (Nationality), (For all designated states
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for: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200229660 A1 20020411 (WO 0229660)

Application: WO 2001KR1392 20010817 (PCT/WO KR0101392)

Priority Application: KR 200055163 20000920

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 6197

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... said system further

comprising,

a payment gateway for executing payment in connection with a banking
agency of client when said client pays charge .

5 The charged service system as in claim 1,

wherein said media data save means further comprising a database...

wherein said step of paying charge

further comprising,

connecting said media supply server with a client's bank account
through

payment gateway; and
carrying out **payment** .

23 A **charged service** method of on-demand media, said method
comprising steps of,
encoding media data by using...

15/3,K/17 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00893473 **Image available**

**SYSTEM AND METHOD FOR PURCHASING GOODS AND SERVICES THROUGH FINANCIAL DATA
NETWORK ACCESS POINTS**

**SYSTEME ET PROCEDE D'ACHAT DE PRODUITS ET DE SERVICES VIA DES POINTS
D'ACCES DE RESEAUX DE DONNEES FINANCIERES**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227629 A1 20020404 (WO 0227629)

Application: WO 2001US40024 20010206 (PCT/WO US0140024)

Priority Application: US 2000670826 20000928

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 13280

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... initially paid for using credit or electronic currency and requiring
actual payment from a third **party** (e.g., a credit card **company** , **bank**
, or **other financial service** provider). **Billing** System 322 may
include a pre-existing billing system established to handle consumer
transactions other...

15/3,K/18 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00889275 **Image available**

**SYSTEM AND METHOD FOR PROVIDING SUPERVISION OF PLURALITY OF FINANCIAL
SERVICES TERMINALS**

SYSTEME ET PROCEDE DESTINES A LA SURVEILLANCE D'UNE PLURALITE DE TERMINAUX

FINANCIERS

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200223429 A1 20020321 (WO 0223429)

Application: WO 2001US26217 20010817 (PCT/WO US0126217)

Priority Application: US 2000232616 20000914; US 2001814782 20010323

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25780

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... users from user devices, such as personal computers, WAP and SMS
enabled portable devices, and **other** devices.

Financial institutions , billing services , brokerages, merchants,
and other **service** providers of all kinds have expended considerable
resources on developing transaction systems implementing a wide...

15/3,K/19 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00880977 **Image available**

METHOD AND DEVICE FOR BILL ACCOUNT BY ON-LINE CERTIFIED CONTRACT

PROCEDE ET DISPOSITIF POUR FACTURES A EFFETS PAR CONTRAT CERTIFIE EN LIGNE

Patent Applicant/Assignee:

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SAMSUNG CORPORATION, 310, Tepyung-ro-2-ka, Jung-ku, Seoul 100-865, KR, KR

(Residence), KR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Designated only for: US)

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Chongro-Ku, 110-727 Seoul, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200215071 A1 20020221 (WO 0215071)
Application: WO 2001KR1340 20010806 (PCT/WO KR0101340)
Priority Application: KR 200047646 20000811
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: Korean
Fulltext Word Count: 5329

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the foregoing, in order -to prevent the chain
bankruptcy caused by the conventional use of **bills** as a **payment**
method for goods, **services** or construction **services**, the present
invention enables **banks** and **other** financial **institutions** to provide
loans for the payment for such goods, services or construction services
through the...

15/3,K/20 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00876908 **Image available**

**AN ELECTRONIC FUNDS TRANSFER SYSTEM USING CREDIT CARD SETTLEMENT AND
FINANCIAL NETWORK INFRASTRUCTURE**
**SYSTEME DE VIREMENT ELECTRONIQUE A L'AIDE D'UN REGLEMENT PAR CARTE DE
CREDIT ET D'UNE INFRASTRUCTURE D'UN RESEAU FINANCIER**

Patent Applicant/Assignee:

VCHEQ COM PTE LTD, 30 Cecil Street, #11-05/08 Prudential Towers;
Singapore 049712, SG, SG (Residence), SG (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

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Singapore 049712, SG, SG (Residence), SG (Nationality), (Designated
only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200211089 A1 20020207 (WO 0211089)
Application: WO 2001SG153 20010720 (PCT/WO SG0100153)
Priority Application: SG 20004310 20000731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8186

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... point to point connections between the payment gateway 301, B2B hubs 304 and issuing financial **institutions** 308; digital certificate authentication for payer **parties** ; and cryptographic **services** to decrypt the data passed from payer entry, including **payer** ED, **invoice** number, amount, issuing **financial institution** , payer account number, acquiring financial **institution** and payee account number.
The payment engine 316 this module carries out all payment related...

15/3,K/21 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00873788

INDIVIDUAL ECONOMIC MONETIZATION FOR PRESENT OFFERINGS, WORTH EVALUATION
AND REALIZATION, APPARATUS AND METHOD
DISPOSITIF ET PROCEDE POUR LA MONETISATION ECONOMIQUE INDIVIDUELLE
CONCERNANT DES OFFRES ACTUELLES, L'EVALUATION DE VALEURS ET LA
REALISATION

Patent Applicant/Assignee:

IEMPower INC, 1 World Trade Center, Suite 7841, New York, NY 10048, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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GARG Vishal, 77-43 Kew Forest Lane, Forest Hills, NY 11375, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KASS Lawrence T (agent), Milbank, Tweed, Hadley & McCloy LLP, One Chase
Manhattan Plaza, New York, NY 10005-1413, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200207044 A2 20020124 (WO 0207044)

Application: WO 2001US22123 20010713 (PCT/WO US0122123)

Priority Application: US 2000615609 20000714

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9035

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... this may

be facilitated via relationships between the auction service and
banking and/or escrow **services** .

In one embodiment, the individual may **pay** a listing **fee** . In
another embodiment, the investor may pay a participation fee or a
registration fee. ' In...

...be a flat fee, a non-flat fee,

2o equity, options (e.g., options in **another company**), or **other**
manner of

compensation based on variables relating to the transaction or the
parties. For example...

15/3,K/22 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00871059 **Image available**

**MILEAGE SETTLEMENT SYSTEM AND METHOD FOR THE SAME
SYSTEME D'ETABLISSEMENT DU MILLAGE ET PROCEDE CORRESPONDANT**

Patent Applicant/Inventor:

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Legal Representative:

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Kangnam-Gu, Seoul 135-080, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205164 A1 20020117 (WO 0205164)

Application: WO 2001KR1070 20010622 (PCT/WO KR0101070)

Priority Application: KR 200039737 20000711; KR 200055871 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 3809

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... from the PCs service provider, and pays a fee for using the
services.

The PCs **service** provider then transmits the
information on the **customer 's payment** of the **service fee** to
the **financial services company** .

The financial **services company** offers the **customer** a
predetermined number of plus points corresponding to the
service fee as identified in the...

15/3,K/23 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00865407 **Image available**

**ORDER AND ACCOUNTING METHOD AND SYSTEM FOR SERVICES PROVIDED VIA AN
INTERACTIVE COMMUNICATION NETWORK
PROCEDE ET SYSTEME DE COMMANDE ET DE COMPTABILITE POUR DES SERVICES FOURNIS
VIA UN RESEAU DE COMMUNICATION INTERACTIF**

Patent Applicant/Assignee:

OSMIO INCORPORATED, 262 West 38th Street, Suite 804, New York, NY 10018,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

FANTE Peter D, 313 15th Street, Brooklyn, NY 11215, US, US (Residence),
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Legal Representative:

LIPSITZ Barry R (agent), Law Offices of Barry R. Lipsitz, Building No. 8,
755 Main Street, Monroe, CT 06468, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200198992 A1 20011227 (WO 0198992)

Application: WO 2001US17017 20010525 (PCT/WO US0117017)
Priority Application: US 2000595528 20000616
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8387

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

English Abstract

...network. In particular, the present invention relates to a method and system whereby a third **party** intermediary (15) can absorb certain **payment**, collection and **billing** functions on behalf of an **organization** (20) and **service** providers (30) which provide services to the **organization** (20). The term service provider (30) as used herein refers to any entity or individual...

Detailed Description

... network. In particular, the present invention relates to a method and system whereby a third **party** intermediary can absorb certain **payment**, collection and **billing** functions on behalf of an **organization** and **service** providers which provide services to the **organization**. The term service provider as used herein refers to any entity or individual that provides...

...service of providing goods.

Although the invention is described in connection with an embodiment for providing **payment**, collection and **billing** functions on behalf of professional **service** firms (the organization), their employees and restaurants (the service provider), it will be apparent to those skilled in the art that this invention may be applied to a variety of **organizations other** than professional service firms, including an association of individuals, non-profit groups, clubs, schools, committees...network. In particular, the present invention relates to a method and system whereby a third **party** intermediary can absorb certain **payment**, collection and **billing** functions on behalf of an **organization** and **service** providers which provide services to the **organization**. The term service provider as used herein refers to any entity or individual that provides...network. In particular, the present invention relates to a method and system whereby a third **party** intermediary can absorb certain **payment**, collection and **billing** functions on behalf of an **organization** and **service** providers used by the **organization**. The term "service provider" as used herein refers to any entity or individual that provides...be appreciated that the present invention provides an improved method and system whereby a third **party** intermediary can absorb certain **payment**, collection and **billing** functions on behalf of an **organization** and **service** providers which provide services to the **organization**.

00857368 **Image available**

**A BILLING SERVICE SYSTEM AND METHOD
SYSTEME ET PROCEDE DE SERVICE DE FACTURATION**

Patent Applicant/Inventor:

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(Nationality)

Legal Representative:

SVANFELDT Hans-Ake (agent), Dr Ludwig Brann Patentbyra AB, Box 1344,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200191066 A2-A3 20011129 (WO 0191066)

Application: WO 2001SE1075 20010516 (PCT/WO SE0101075)

Priority Application: US 2000574318 20000519

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK

(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)

GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility

model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9883

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... page containing the invoice.

In the embodiment of the invention shown in Fig. 7 a **customer** pays his electronic **invoice** using a **bank** 's electronic giro **service** using the conventional copy-paste 37 method for transferring the OCR reference number accompanyiner the ...compariy's own payments. In an e-mail/file, sent to the billing server a **client** **company** orders the **billing service** provider to **pay** an **invoice** for example. Such an order may also be transferred over the Internet using a submit...

...received payments. In contrast to a bank the billing service provider, however, does not invest **client** funds. **Client** funds are held in trust (administered) by the **billing service** provider. **Paym** .ents may also be drawn from the **client** 's **bank** account, provided he has previously trusted the billing service provider to make witlidrawals fromi his...

15/3,K/25 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857309 **Image available**

MEDICAL SERVICE METHOD USING COMMUNICATION NETWORK

PROCEDE RELATIF A DES PRESTATIONS MEDICALES UTILISANT UN RESEAU DE COMMUNICATION

Patent Applicant/Inventor:

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150-762, KR, KR (Residence), KR (Nationality)

Legal Representative:

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Building, 706-1 Yeoksam-dong, Gangnam-gu, Seoul 135-987, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200190983 A1 20011129 (WO 0190983)

Application: WO 2001KR851 20010523 (PCT/WO KR0100851)

Priority Application: KR 200027705 20000523; KR 200127963 20010522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 7960

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... whether the disease the client I is affected with is the disease insured by the **client** 1, and if the disease is discriminated to be the one insured, the insurance **company** 6 **pays** the medical **fee** to a medical **institution** where the medical **service** is terminated according to clauses of the insurance policy the **client** 1 is insured for.

However, there is a problem in the medical service method according...

15/3,K/26 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00852899 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

SYSTEME ELECTRONIQUE DE PRESENTATION ET DE PAIEMENT DES FACTURES

Patent Applicant/Assignee:

SPECTRUM EBP-LLC, One Concourse Parkway, Suite 745, Atlanta, GA 30328, US
, US (Residence), US (Nationality)

Inventor(s):

BRACO Ronald A, 3 Workshire Court, Warren, NJ 07059, US,

Legal Representative:

COHEN Cheryl (et al) (agent), Darby & Darby P.C., 805 Third Avenue, New York, NY 10022-7513, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186558 A1 20011115 (WO 0186558)

Application: WO 2001US14885 20010509 (PCT/WO US0114885)

Priority Application: US 2000203038 20000509

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4856

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... initiated by the Consumer.

'Biller Service Provider' (BSP) is an individual, a company, a financial **institution**, or any **other** entity that generates a bill summary file for goods or **services** rendered or consolidates bill summary files received from Billers.

" **Bill Payment Provider** (BPP) is an individual, a **company**, or any **other** entity that receives and consolidates consumer payments on behalf of the Biller and provides an...

15/3,K/27 (Item 17 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00846391 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD PROVIDING BILLER DIRECTORIES

SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT DE FACTURES ELECTRONIQUES ET PROCEDE PERMETTANT D'OBTENIR DES ANNUAIRES DE FOURNISSEURS

Patent Applicant/Assignee:

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 CA (Residence), CA (Nationality), (For all designated states except:
 US)

Patent Applicant/Inventor:

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Legal Representative:

DEETH WILLIAMS WALL LLP (agent), National Bank Building, Suite 400, 150
 York Street, Toronto, Ontario M5H 3S5, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180102 A1 20011025 (WO 0180102)

Application: WO 2000CA1048 20000918 (PCT/WO CA0001048)

Priority Application: CA 2305914 20000417; US 2000552459 20000418; CA
 2306589 20000426

Parent Application/Grant:

Related by Continuation to: US 2000552459 20000418 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2515

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... which customers make payments. EBPP provides an alternative to traditional methods of presenting bills to **customers** through the postal system or courier **services**, and traditional methods of **paying bills** through paper cheques or **bank**-directed payments. Although early forms of EBPP were implemented at large enterprise levels using private...

15/3,K/28 (Item 18 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00846389 **Image available**

ELECTRONIC COMMERCE PAYMENT SYSTEM

SYSTEME DE PAIEMENT POUR COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

QSI PAYMENT TECHNOLOGIES PTY LTD, Level 22, 300 Adelaide Street,
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 designated states except: US)

Patent Applicant/Inventor:

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CHALKER Dean Andrew, 18 Vera Street, Toowong, QLD 4066, AU, AU

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Legal Representative:

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Brisbane, QLD 4000, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180100 A1 20011025 (WO 0180100)

Application: WO 2001AU430 20010417 (PCT/WO AU0100430)

Priority Application: AU 20006965 20000417

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9642

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... validation or age verification, can offer significant value to service providers obtaining registration information from **customers**. The cost reduction in error and fraud handling for these merchants allows the **financial institutions** to **charge fees** for these **services**.

The Payment Server software components are modular and may run as multiple instances. This flexibility...of the financial institution and then enabled for subsequent transactions. This ability to upgrade enables **banks** to offer new **services** to merchant **customers** rapidly and at low **cost**.

Payment clients, in conjunction with other components of the payment system, the payment adapter 513 and one...

15/3,K/29 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00838914

**METHODS AND APPARATUS FOR ON-LINE ORDERING
PROCEDES ET DISPOSITIF DE COMMANDE EN LIGNE**

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

JACKSON Robert R (et al) (agent), c/o Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171630 A2 20010927 (WO 0171630)

Application: WO 2001US9241 20010322 (PCT/WO US0109241)

Priority Application: US 2000191359 20000322; US 2000191205 20000322; US 2000245503 20001103; US 2000245826 20001103; US 2001259563 20010102

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 53080

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... submit the
trapped Third Party Credit claim to the user's
financial institution (a "Third Party Creditor"). The
system may receive a first amount (equal to the claim
reduced by any **service charges**) from the **financial**
institution or Third Party Creditor in step 1042. In

15/3,K/30 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00837834 **Image available**

METHOD AND SYSTEM FOR A NETWORK-BASED SECURITIES MARKETPLACE
PROCEDE ET SYSTEME DE TRANSACTIONS DE VALEURS BASEES SUR UN RESEAU

Patent Applicant/Assignee:

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92007, US, US (Residence), US (Nationality)

Inventor(s):

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OWENS William M, 1376 Peachwood Drive, Encinitas, CA 92024, US,

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of
the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171459 A2-A3 20010927 (WO 0171459)

Application: WO 2001US9330 20010322 (PCT/WO US0109330)

Priority Application: US 2000191222 20000322

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30291

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... System Operator (subsidiary 1430), which fee allows full access to all
System information, links and **services** .

Institutional Members preferably **pay** significantly higher Membership
Fees than noninstitutional Members, due to the System Operator's
correspondingly higher costs of providing a greater variety of
transaction and **other** services to **institutional** members, Each Member
elects from time to time to either pay a flat rate, time...

15/3,K/31 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00834642 **Image available**

METHOD FOR MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL MANAGER

PROCEDE PERMETTANT DE PRENDRE DES DECISIONS FINANCIERES PAR EQUILIBRAGE D'OBJECTIFS DANS UN GESTIONNAIRE FINANCIER

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer, Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167340 A2-A3 20010913 (WO 0167340)

Application: WO 2001US40214 20010228 (PCT/WO US0140214)

Priority Application: US 2000520943 20000308; US 2000520580 20000308

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13099

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... time and expense of data collection and entry or to enhance on-line financial management.

Banks and **other** financial intermediaries have offered consumers only standardized financial service products. The standardization of financial products reduced data processing and marketing **costs** for **financial** institutions, but resulted in financial **services** that were often ill-suited for consumers. For example, mortgage lending against homes has been practiced...

15/3,K/32 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00826122 **Image available**

METHOD OF PAYROLL ACCESS

METHODE D'ACCES AU SERVICE DE LA PAIE

Patent Applicant/Inventor:

VASIC Stevan P, 967 East Chapada Circle, Sandy, UT 84094, US, US
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Legal Representative:

BROADBENT Berne S (et al) (agent), Kirton & McConkie, 1800 Eagle Gate
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159663 A1 20010816 (WO 0159663)

Application: WO 2001US40082 20010213 (PCT/WO US0140082)

Priority Application: US 2000182420 20000214; US 2001782756 20010213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9358

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... a bank's ATM.

The bank may be the employer's bank, the employee's **bank**, or some **other** third party **bank**. The dollar amount may be limited by the particular payroll access program in which the...

...then distributes to the employee the standard pay minus the forwarded funds and the transaction **fee** and the **payroll service** distributes to the payroll access **company** the amount forwarded and the transaction **fee**.

The **payroll service** and other **parties** that facilitate the transaction may also charge and deduct additional transaction fees that are paid...alternatively made periodic deductions) including the fees from the paycheck of the employee. The payroll **service** forwards the deducted amount 1 0 including appropriate **fees** to the **payroll** access company. The payroll access company notifies the bank that the employee's payroll access...

...transaction in order to compensate them for their services and for using the payroll access **company**.

In **another** embodiment of the present invention, the payroll access card or a payroll card is issued...pay to the employee and distributes the transaction fees to the payroll access company, the **bank**, and any **other** entities requiring a transaction **fee**. The **payroll service** may elect to deduct a transaction fee as well.

Figure 2 shows another embodiment of...

15/3,K/33 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00825036 **Image available**

SYSTEM AND METHOD FOR DYNAMIC PRICE SETTING AND FACILITATION OF COMMERCIAL TRANSACTIONS

SYSTEME ET PROCEDE DE FIXATION DE PRIX DYNAMIQUE ET DE FACILITATION DE TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:

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ADDINGTON William, 15218 Marlebone Ct., Houston, TX 77069, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157616 A2-A3 20010809 (WO 0157616)
Application: WO 2001US3582 20010202 (PCT/WO US0103582)
Priority Application: US 2000180363 20000204; US 2000714853 20001115
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13220

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... or might be hosted by a consumer bank, a credit card issuer, a debit card **bank** or an intermediary electronic **bill paying service** with access to some or all of the **customer** 's account or transaction data. The only requirement is that the DPS is positioned, directly...

15/3,K/34 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824221 **Image available**

INTEGRATED SYSTEM FOR PROVIDING FINANCIAL SERVICES INCLUDING INTERNET TV CAPABILITIES

SYSTEME INTEGRE DE PRESTATION DE SERVICES FINANCIERS AVEC POSSIBILITE DE TELEVISION INTERNET

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157765 A1 20010809 (WO 0157765)

Application: WO 2001US3202 20010201 (PCT/WO US0103202)

Priority Application: US 2000179963 20000203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5593

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... customer proposition and allows a tracking capability for bills received and paid. It also allows **customers** to store bills electronically and manipulate them., which has not been previously possible. Electronic **bill payment** is done between consumers and their

'banks or other service providers. but electronic bill presentment involves the biller and its service provider as well. so the bill presentment and payment system feature of the present invention involves more entities. namely I O consumers. businesses and...

15/3,K/35 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00822334 **Image available**

PAYMENT DEVICE AND METHOD FOR SECURE PAYMENT

DISPOSITIF DE PAIEMENT ET PROCEDE DE PAIEMENT SECURISE

Patent Applicant/Assignee:

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FI (Residence), FI (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

BLUMENTHAL Henrik, Sonera SmartTrust Oy, P.O. Box 425, FIN-00051 Sonera,
FI, FI (Residence), FI (Nationality), (Designated only for: US)

Legal Representative:

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FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200155979 A1 20010802 (WO 0155979)

Application: WO 2001FI63 20010124 (PCT/WO FI0100063)

Priority Application: FI 2000135 20000124

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 9827

International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... specific. The same applications cannot be used for paying with a credit card issued by another company. Therefore, the commercial centres have to support the payment practice of several different systems...Fig 1 comprises four access interfaces: a first access interface 1 to the payment system BANK, a second access interface 2 to the authentication system AUT, a third access interface 3 to...

...munication network NET may, however, be any other packet-switched data transmission network. The payment service equipment PS further comprises a generation block PAY for generating the bill
ing ticket connected with the payment transaction. The telecommunication block PB is used to send...service equipment comprises three access interfaces: a first access interface 1 to the payment system BANK, a second access interface 2 to the authentication system AUT and a third access interface 3 to...

...telecommunication

network NET may, however, be any other packet-switched data transmission network. The payment **service** equipment PS further comprises a generation block **PAY** for generating the **bill** ing ticket connected with the payment transaction. The telecommunication block PB is used to send...CLAIMS

1 Payment service equipment comprising:
a first access interface (1) to the payment system
(**BANK**);
a **second** access interface (2) to the authentication system (AUT);
a third access interface (3) to...a r a c t e r i s e d in that the payment **service** equipment comprises:
a generation block (**PAY**) for generating the **bill** ing ticket connected with the payment transaction;
a telecommunication block (PB) for sending and re...

15/3,K/36 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00817652

**METHOD AND APPARATUS FOR MAPPING SOURCES AND USES OF CONSUMER FUNDS
PROCEDE ET APPAREIL DE MAPPAGE DE SOURCES ET D'UTILISATIONS DE FONDS DE
CONSUMMATEURS**

Patent Applicant/Assignee:

PAYMAP INC, Three Embarcadero Center, Suite 500, San Francisco, CA 94111,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HALL David A (et al) (agent), Heller, Ehrman, White & McAuliffe LLP, 4350
La Jolla Village Drive, 7th Floor, San Diego, CA 92122-1246, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150304 A2 20010712 (WO 0150304)
Application: WO 2000US33750 20001213 (PCT/WO US0033750)
Priority Application: US 99173691 19991229

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9987

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to the consumer's depository account.

When consumers choose to participate in conventional home banking/ **bill payment** 5 **services** , they can initiate their bill payments by telephone, computer, or other calculatorss. The consumer's...

...s bank account and ACH credits to the consumer's billing account for the authorized **payment** , Home banking/ **bill payment services** are offered by various financial **institutions** and **other** private **service** providers throughout the United States.

Direct payment and home banking services provide benefits to...

15/3,K/37 (Item 27 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
 Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US,
 (Residence), US (Nationality)

Inventor(s):

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 94115, US,
 CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
 52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)
 Application: WO 2000US35216 20001222 (PCT/WO US0035216)
 Priority Application: US 99470805 19991222; US 99469525 19991222; US
 99470039 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ
 EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
 LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
 UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 98671

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... value chain. Such areas include provider access 900, customer service
 902, market making 904, buyer **agency** 906, customer access 908, risk
 management 910, and fulfillment 912.

Figure 10 depicts a process...embodiment, the form may include a first
 section indicating a plurality of shipping terms, a **second** section
 indicating requirements of the buyers with respect to the terms, and a
 third section...a payment, the buyer is sent electronic receipts via the
 network in operation 6510.

Optional **settlement services** which may be offered include.

ePayments

o TradeDirect will provide a seamless global ePayment capability ...for
 services and equipment provided in accordance with agreed upon SLAs. As
 part of this **payment** process **Billing** & Accounting reconciles bills
 from **service** providers against

15/3,K/38 (Item 28 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

Patent Applicant/Assignee:

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Inventor(s):

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NG William, 101 Whampoa Drive #15-176, Singapore, SG,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146846 A2 20010628 (WO 0146846)
Application: WO 2000US35429 20001222 (PCT/WO US0035429)
Priority Application: US 99470030 19991222; US 99470041 19991222; US
99470044 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... network in accordance with an embodiment of the present invention;
Figure 109 illustrates key customer **services** of the Customer **Services**
portion of the eCommerce
Application Framework;
Figure I 1 0 illustrates the Security component of...be established
between parties.

Figure 42 depicts the legal responsibilities of VTrade 4200 and the **Bank**
4202. Figure 43 illustrates the legal responsibilities of the buyer 4300
and seller 4302.

VTrade...Enable "straight-through processing" through integration with
seller's accounts
receivable and buyer's accounts **payable** systems
Electronic **bill** presentment
o Bills will reliably be presented and paid in the agreed time frame
electronically...identifier. As an option, the direct fund transfer may
be carried out by a party **separate** from the **bank**, the buyer, and the
seller.

In another embodiment, the buyer and the seller are allowed...environment
complexity, amount of reuse, and size of the system being developed and
maintained.

DEVELOPMENT **ORGANIZATION** FRAMEWORK

Figure 82 is an illustration showing a Development Organization Framework
in accordance with one...

...capability is introduced, it is crucial to keep in mind the needs for
training and **organizational** change that which may accompany the
technical change.

This is also true of the development...Considerations

a) What model of testing does the firm follow?
The following is an overview of the firm's testing methodology as documented by RTP. It describes the framework for the testing process...

15/3,K/39 (Item 29 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00811421 **Image available**

**METHOD AND SYSTEM FOR MANDATORY ARBITRATION
PROCEDE ET SYSTEME D'ARBITRAGE OBLIGATOIRE**

Patent Applicant/Inventor:

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20015-2451, US, US (Residence), US (Nationality)

Legal Representative:

SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200145006 A1 20010621 (WO 0145006)

Application: WO 2000US32970 20001206 (PCT/WO US0032970)

Priority Application: US 99461742 19991216

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6867

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... for example, where a testator anticipated that the fiduciary,
executor, or trustee might refuse to **pay** such an **invoice** from the
mandatory arbitration system. The present invention provides a **service**
where a member is assured that the wishes expressed in his or her
testamentary or...

...obtained through arrangements with one or more accounting firms, law
firms, consultants, assistants, experts, and **other** professional **firms**

Oftentimes, court proceedings are delayed and prolonged. The present
invention addresses the need for thoughtful...

15/3,K/40 (Item 30 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
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Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... monitored utilizing the network. In this embodiment, the manufacturers are scheduled to perform maintenance and **service** based on their availability. In another embodiment of the present invention, the progress of the...time can be considerable, because the call signal request may find the lines busy with **other** calls; in this event, there is no way to gain connection ...are examples of EFT systems that are utilized by retail and commercial organizations.

Home Banking **bill payment services** are examples of an EFT system used by

individuals to make payments from a home...c) secure financial transaction capabilities related to both electronic information and/or appliance usage and **other** electronic credit and/or currency usage and administration capabilities, (d) privacy protection for usage information...

15/3,K/41 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400

Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... prevented from exceeding their budget.

Optionally, the order management process may include calculating a total **cost** of previously received orders for each of the suppliers based on the order history information...one for -in of network (as opposed to many parallel networks), their unit cost of **services** is low, they are not encumbered by legacy networks and systems, and they can provide cheaper and better **services** to **customers** ; hence they pose a significant threat to incumbent telecom service providers.

59

"Next Generation Network...content and/or appliance related: usage authorization, usage auditing (which may include audit reduction), usage **billing** , usage **payment** , privacy filtering, reporting, and security related communication and encryption techniques.

WAF's fundamental configurability will...since convergence would facilitate switching from one acquiring bank to another by merchants. In general, **banks** desire to increase the cost that a merchant incurs in switching from one acquiring bank...

15/3,K/42 (Item 32 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00805486 **Image available**

SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS
SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)
Application: WO 2000US32064 20001122 (PCT/WO US0032064)
Priority Application: US 99447512 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23977

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... input.

102. The method of any of the preceding claims,
wherein, the destinations include a **bill payment service** ; and
46

wherein the funds distributed to the **bill payment service** are
distributed among one or more **payees** by the **bill payment service**
in response to user input.

103. The method of any of the preceding claims,
wherein...User

Purchase

goodlservice

from an Subscribe Subscribe

e-commerce to to

site using Debit Card **Bill Payment**

Income **Service Service**

Deduction 206 210

Option

go2

Subscribe Apply Review ai

to for Update Incc

Budgeting Credit...

...change, or remove 738

set up for future pay periods

Remaining funds 722

transferred to **other** payee

bank accounts

710

u geting

20

User subscribes to

budgeting service

502

4

User sets up...9B

ayment ervice

210

User subscribes to Si(inverted exclamation mark)(inverted exclamation
mark)

Payment **service**

602

User sets up future **bill**

payment (s)

604

4 1

Pedorm Deduction Server Send accumulation

processing notification to User

605 612...

15/3,K/43 (Item 33 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00805480 **Image available**

AUDIO REQUEST INTERACTION SYSTEM

SYSTEME INTERACTIF POUR DEMANDE DE PRODUITS AUDIO

Patent Applicant/Assignee:

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Inventor(s):

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MCCAW David Edward Jr, 1660 Peachtree Street #3205, Atlanta, GA 30309, US

FORTUNA James Lee, 4125 Christacy Way, Marietta, GA 30066, US,

Legal Representative:

KIRSCH Gregory J (et al) (agent), Needle & Rosenberg, P.C., Suite 1200,
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30303-1811, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139070 A1 20010531 (WO 0139070)

Application: WO 2000US31510 20001116 (PCT/WO US0031510)

Priority Application: US 99166965 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9055

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... 11 I

and manually enter a code each time. The device disclosed in U.S. Patent

No. 5,007,084 'des composite bill' g and direct payment service ,

but ...case of the illustrated embodiment of the invention, content 'der

16 can be a record company , advertiser, or other entity that has an

interest in

provi I

'ding content for broadcast radio. A vendor...

15/3,K/44 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00779642 **Image available**

IMPROVED BUSINESS SYSTEMS

SYSTEMES COMMERCIAUX AMELIORES

Patent Applicant/Inventor:

MCCLUNG Guy LaMonte III, 18007 Pleasantwood Dr., Spring, TX 77379-2810,

US, US (Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200113216 A1 20010222 (WO 0113216)

Application: WO 2000US22406 20000815 (PCT/WO US0022406)

Priority Application: US 99375451 19990817; US 2000506718 20000218; US

2000637293 20000808

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19233

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

- Detailed Description
... 252 is interposed
between the biller 112 and consumer 114. The intermediary
252 is a **bill** presentment and **payment** remittance **service**
provider that handles billing responsibilities for the
biller and payment instructions remitted back from the...

...also be split
among multiple entities. For example, one company can
stage the bills and **another company** can handle the
remittance processing. Other arrangements for handling the
intermediary functions are also possible...

15/3,K/45 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00775307 **Image available**

A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING CAPABILITY LEVELS OF
PROCESSES TO EVALUATE OPERATIONAL MATURITY OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A DETERMINER DES
NIVEAUX DE CAPACITE D'OPERATIONS POUR DES BESOINS D'EVALUATION
D'OPERATION DANS UNE RECHERCHE DE MATURITE OPERATIONNELLE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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US (Residence), US (Nationality), (Designated only for: US)

WINN Colleen R, 11472 Fairfield Road #103, Minnetonka, MN 55305, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108037 A2-A3 20010201 (WO 0108037)

Application: WO 2000US20353 20000726 (PCT/WO US0020353)

Priority Application: US 99361338 19990726

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 86229

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... involves the creation, management, reporting, and discussion of
Operations Level Agreements with providers within the **organization**, as
well as external suppliers and vendors. An OLA is an agreement between
the IT...on financial information BP Description The purpose of this
activity is to collect consistent, detailed **financial** information
regarding **service costs** for each department or project in a company.
A specification to this collection needs to...produced?
Base Practice: 1 14 Disseminate reports to appropriate parties
1. Who receives the regular **financial** reports on **service costs** and
for what purposes? 2. Do departments use these reports to monitor their
spending vis...

15/3,K/46 (Item 36 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00771307 **Image available**

METHOD AND SYSTEM FOR MANAGING AND CONDUCTING A NETWORK AUCTION
PROCEDE ET SYSTEME DE GESTION ET DE CONDUITE D'UNE VENTE AUX ENCHERES SUR
RESEAU

Patent Applicant/Assignee:

CITICORP CREDIT SERVICES INC, 399 Park Avenue, New York, NY 10022, US, US
(Residence), US (Nationality)

Inventor(s):

ELDER Richard, 510 East 23rd Street, New York, NY 10010, US

Legal Representative:

MARCOU George T, Kilpatrick Stockton LLP, 700 Thirteenth Street, N.W.,
Washington, DC 20005, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200104816 A1 20010118 (WO 0104816)

Application: WO 2000US18582 20000707 (PCT/WO US0018582)

Priority Application: US 99143021 19990709

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8310

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... ability of the seller to apply the payment from the buyer to any
account or bill currently available for payment through the financial
institution . For example, many financial institutions offer services
, on-line or otherwise, for automatically paying bills for their
customer 's from the accounts of the customer 's managed by the
financial institution.

In a preferred embodiment of the present invention, the...

15/3,K/47 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00769424 **Image available**

INTERACTIVE PRINTER PERSISTENT STORAGE PROVIDER
FOURNISSEUR DE STOCKAGE PERSISTANT AVEC IMPRIMANTES INTERACTIVES

Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South
Wales 2041, AU, AU (Residence), AU (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

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Balmain, New South Wales 2041, AU, AU (Residence), AU (Nationality),
(Designated only for: US)

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(Residence), NO (Nationality), (Designated only for: US)

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,
Balmain, New South Wales 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102947 A1 20010111 (WO 0102947)

Application: WO 2000AU770 20000630 (PCT/WO AU0000770)

Priority Application: AU 991313 19990630; AU 993632 19991025; AU 994483 19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 31165

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Claims

Claim

... wherein the function includes one or more of
placing an order for goods and/ or **services** ;
paying a **bill** ;
accessing a **bank** account;
corresponding with a predetermined **party** ; and
- 55 accessing predetermined information.

30 A system according to claim I wherein the module...

15/3,K/48 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00767675 **Image available**

METHOD AND SYSTEM FOR PROVIDING FINANCIAL SERVICES

PROCEDE ET SYSTEME POUR LA FOURNITURE DE SERVICES FINANCIERS

Patent Applicant/Assignee:

BESTBID LIMITED, A.C.N. 089 954 361, Level 2, 88 Walker Street, North Sydney, NSW 2060, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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DUJMOVIC William Francis, 217 Eastern Road, Wahroonga, NSW 2076, AU, AU (Residence), AU (Nationality), (Designated only for: US)

CLAYTON Brian Thomas, 56 Prince Albert Road, Mosman, NSW 2088, AU, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

WEBBER David Brian, Davies Collison Cave, 1 Little Collins Street, Melbourne, VIC 3000, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101299 A1 20010104 (WO 0101299)

Application: WO 2000AU708 20000623 (PCT/WO AU0000708)

Priority Application: AU 991182 19990624

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4254

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... further details of a particular customer, then the bank representative can then click on that **customer** summary (step 206), which incurs a viewing **fee** by the **bank payable** to the BankBid **service** operator (step 208). In the case of the summary information being provided to the bank...

15/3,K/49 (Item 39 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766075 **Image available**

ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD
SYSTEME DE RELEVÉ, DE PRÉSENTATION DE FACTURE ET DE PAIEMENT ET PROCÉDE
CORRESPONDANT

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US
(Residence), — (Nationality)

Inventor(s):

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LAWRENCE Robert J, 15 Yates Avenue, Ossining, NY 10562, US
UNGER Paul J, 601 West 110th Street, New York, NY 10025, US

Legal Representative:

LIPSITZ Randy, Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New York, NY 10022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079451 A1 20001228 (WO 0079451)
Application: WO 2000US16567 20000615 (PCT/WO US0016567)
Priority Application: US 99334876 19990617

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN, CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13728

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... each service provider must have a name which customer 102 can use to identify the **service** providers to enroll with. For example, in the case of **bill** presentment and **payment services**, this is a list of each biller 108. While - 16 Once customer 102 has selected...

...is stored M in client database 122. The information includes how to communicate with the **service** provider (typically biller 108) when requesting **services** or **paying bills**, the frequency of bills or statements, a billing cycle indication and the like. This typically...

...web site of the service provider. The fact that the services may be provided by **another company** on behalf of biller 108 may also be reflected in this 1 5 information.

When...

15/3,K/50 (Item 40 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761431

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES**
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

International Patent Class: **G06F-017/60** ...

Fulltext Availability:

Detailed Description

Detailed Description

... likely to be purchased by the target market. Then, in operation 47c,
the products or **services** related to the chosen components are chosen to
be offered for sale.

A pictorial representation...system component. The two databases are
compared in operation 56c, and the components which have **services**
matching the **services** of the first database are listed in operation
56d. The listed components are indicia coded...being developed and
maintained.

DEVELOPMENT ORGANIZATION FRAMEWORK

Figure 2C is an illustration showing a Development **Organization**
Framework in accordance with one embodiment of the present invention.
When designing a business application...

15/3,K/51 (Item 41 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761424

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY**
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES

• DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US

(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,

Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)

Application: WO 2000US14458 20000524 (PCT/WO US0014458)

Priority Application: US 99321360 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149456

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... capabilities, including hierarchical
menus, parametric searches by attribute, and simple
keyword searches.

BillerProduct1 - An Internet **bill** presentment
and **payment** (IBPP) solution, particularly for the banking and
telecommunications industries.

TradingProduct I - A commerce exchange
application...

15/3,K/52 (Item 42 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US

(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,

Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: 200073929 A2 20001207 (WO 0073929)
Application: WO 2000US14457 20000524 (PCT/WO US0014457)
Priority Application: US 99321136 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150133

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... by each individual entity.

The legends of Figures IT, IV, and IX illustrate the particular **services**
provided by Business1, Business2, and Business3, respectively. (The
chart on the following pages provides more...

15/3,K/53 (Item 43 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761422

**BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)
Application: WO 2000US14375 20000524 (PCT/WO US0014375)
Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 149371

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... operation 47c are indicia coded in order to sell at least one of products and **services** relating to the chosen components of the system in accordance with the improvements. It should...the software development platform. Moreover, when the technology evolves too quickly, it requires a software **organization** to handle the changes.

Test Data Management

Test Data Management tools allow developers to create...

15/3,K/54 (Item 44 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00745503 **Image available**

ELECTRONIC INVOICE PAYMENT SYSTEM

SYSTEME DE PAIEMENT DE FACTURE ELECTRONIQUE

Patent Applicant/Assignee:

RDM CORPORATION, 608 Weber Street North, Unit #4, Waterloo, Ontario N2V 1K4, CA, CA (Residence), CA (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WALLACE William E, 97 William Street West, Waterloo, Ontario N2L 1J6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

AKISTER Jim F, 149 Belmont Avenue, Waterloo, Ontario N2L 2B2, CA, CA (Residence), CA (Nationality), (Designated only for: US)

PAVLIK Patrick C, 643 Waterbury Lane, Waterloo, Ontario N2V 2C4, CA, CA (Residence), CA (Nationality), (Designated only for: US)

FORDE Peter A, 11 Sugarbush Place, Guelph, Ontario N1H 7Z1, CA, CA (Residence), CA (Nationality), (Designated only for: US)

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XIONG Wei, 520 Parkside Drive, Apartment 213, Waterloo, Ontario N2L 5E3, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

GRAHAM Robert J, Gowling Lafleur Henderson L.L.P., Suite 4900, Commerce Court West, Toronto, Ontario M5L 1J3, CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058876 A1 20001005 (WO 0058876)

Application: WO 2000CA317 20000327 (PCT/WO CA0000317)

Priority Application: CA 2267042 19990326

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8226

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... terminals through which consumer's can pay outstanding accounts for goods and services provided by **other institutions**. Although this approach is advantageous in that it reduces the consumer's exposure to fraud...

...this service is available is generally limited to credit card institutions and utilities. Alternately, a **service** charge may be applicable for the **payment** of **invoices** generated from nonpreferred institutions. In addition, since the web site of the enterprise is a...

-15/3,K/55 (Item 45 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00733782 **Image available**

SYSTEM AND METHOD FOR MONITORING A CREDIT ACCOUNT
SYSTEME ET PROCEDE DE SURVEILLANCE D'UN COMPTE DE CREDIT

Patent Applicant/Inventor:

TOMAN Paul M, 3086 Oxford Street, Roseville, MN 55113, US, US (Residence)
, US (Nationality)

KOEHLER Steven M, 35 Crystal Creek Road, Orono, MN 55356, US, US
(Residence), US (Nationality)

Legal Representative:

KOEHLER Steven M, Westman, Champlin & Kelly, P.A., International Centre,
Suite 1600, 900 Second Avenue South, Minneapolis, MN 55402-3319, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046769 A1 20000810 (WO 0046769)

Application: WO 2000US2707 20000202 (PCT/WO US0002707)

Priority Application: US 99118329 19990203; US 2000495732 20000201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4346

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... third party institution. Furthermore, as used
herein, a credit account issuer 46 also includes a **bank**
or **other** financial **institution** that allows access to
customer savings, checking accounts or credit lines,
using debit cards, online...

...credit

account issuer 46 can include companies that provide
online (e.g. Internet) or automated **bill payment**
services and also companies that provide online and
offline electronic currency.

Associated with each customer's...

15/3,K/56 (Item 46 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00573437 **Image available**

METHOD FOR ORGANIZING THE EXCHANGE OF PRODUCTS AND SERVICES BY MEANS OF A
TELECOMMUNICATIONS NETWORK

PROCEDE D'ORGANISATION DE L'ECHANGE DE PRODUITS ET DE SERVICES AU MOYEN
D'UN RESEAU DE TELECOMMUNICATIONS

Patent Applicant/Assignee:

HELSINGIN PUHELIN OYJ - HELSINGFORS TELEFON ABP,
ISOTALO Lauri,

Inventor(s):

ISOTALO Lauri,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200036810 A2 20000622 (WO 0036810)

Application: WO 99FI1002 19991202 (PCT/WO FI9901002)

Priority Application: FI 982607 19981202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 5307

...International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... to submit their credit card number to pay for the product or service.
On the **other** hand, a **bank** account money transfer is badly suited for
billing a service or product, because the account...
...transaction must be 1 0 given verbally to the caller during the call and
the **service** /product provider has no firm security about due **payment** .
Obviously, **billing** in conjunction with product delivery in certain
cases (such as pizza orders) is rather uncomplicated...

15/3,K/57 (Item 47 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00568299 **Image available**

COMPUTER NETWORK TRANSACTION SYSTEM SYSTEME DE TRANSACTIONS EN RESEAU INFORMATIQUE

Patent Applicant/Assignee:

CHIASSON James P,

Inventor(s):

CHIASSON James P,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200031672 A1 20000602 (WO 0031672)

Application: WO 99US27903 19991124 (PCT/WO US9927903)

Priority Application: US 98109833 19981125; US 98220666 19981224

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 22330

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... wire transfer number) and receiving entity. Also, users can enter a
standing request with a **bank** or **other** financial **institution** to
process a debit (e.g., a car loan) to a given source (e.g...
...such as the one licensed by Intuit of Menlo Park, California, and
identified by the **trademark** QUICKEN, permit users to **pay** **bills** to
multiple entities electronically.

Various companies such as E-Trade Securities, Inc. of Palo Alto...FIG.
4). Alternatively, the user can elect to exit system 20, at step 174.

D. Bill Payment Module

Transaction **service** system 20 greatly facilitates e-commerce between a
user and multiple merchant sites 24 for...

...IO (FIG. 3) of application program 50 of system 20 similarly facilitates receipt, payment, **organization** and **other** handling of bills of any type, i.e., not just bills for products purchased in...to facilitating e-commerce between a user and multiple merchant sites 24 for products and **services**, and facilitating **bill payment** and related functions between a user and multiple billing sites 25, as described above, transaction...

...application program 50 of system 20 aids a user in the selection, analysis, purchase, sale, **organization** and **other** functions with respect to the contents of an investment portfolio such as stocks, bonds, options...

15/3,K/58 (Item 48 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00559188 **Image available**

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR FLEXIBLE BILLING OVER AN OPEN COMMUNICATION NETWORK
SYSTEME, PROCEDE ET ARTICLE FABRIQUE DESTINES A UNE FACTURATION FLEXIBLE DANS UN RESEAU DE COMMUNICATION OUVERT

Patent Applicant/Assignee:

STEPHENS L Keith,
RUTHERFORD Reid,
KRAMER Glenn,
GARDNER Robert,

Inventor(s):

STEPHENS L Keith,
RUTHERFORD Reid,
KRAMER Glenn,
GARDNER Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200022561 A2 20000420 (WO 0022561)
Application: WO 99US23920 19991014 (PCT/WO US9923920)
Priority Application: US 98104280 19981014

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 23294

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the overhead and inefficiency of negotiating funds by establishing a line of credit at a **bank** or **other** financial **institution**. For a high risk buyer, a FlexiDraft provides a company with better vendor payment terms...

...buyer to avoid utilizing an onerous Charge On Delivery (COD) payment method. Alternatively, Vendors can **pay** guarantee **fees**, much like check guarantee fees to guarantee **services**, to ensure they will get paid no matter what the Buyer does.
Moreover, a buyer...

15/3,K/59 (Item 49 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00501658 **Image available**

ELECTRONIC INVOICING AND COLLECTION SYSTEM AND METHOD
SYSTEME ET PROCEDE ELECTRONIQUES DE FACTURATION ET DE RECOUVREMENT

Patent Applicant/Assignee:

INFORMATION RETRIEVAL CONSULTANTS (EUROPE MIDDLE;EAST AFRICA) LIMITED,
INFORMATION RETRIEVAL CONSULTANTS (WORLDWIDE HOLDINGS) LIMITED,

Inventor(s):

ZERVIDES Andronicos,
TSAPPI Philip,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9933010 A1 19990701

Application: WO 98IB2146 19981215 (PCT/WO IB9802146)

Priority Application: US 97996789 19971223

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7797

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Hilt et al. (assignee: Visa International) describes

2

a bill pay system designed for individual **customers** to **pay** their
bills through a **payment** network. The Electronic **Bill** Presentment
and **Payment** (EBPP) **service** by Microsoft and First Data Corp.

integrates **banks** , billers, and **customers** through the internet.

The EBPP system consolidates bills from a plurality of suppliers
for the...is coupled to

EICS-served accounts 160 at supplier's bank 158 as well as **other**
banks , such as the customer's bank 166 and the charity's bank
174. However, it...

...13, the disbursement of surcharge 116 is broken into four
portions, charity donation 117, EICS **service** cost 119, supplier
inconvenience fee 121, and bank **fees** 123. **Payment** processing
facility 164 transfers the original invoice amount 114 plus
inconvenience fee 121 to supplier...

15/3,K/60 (Item 50 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00500248 **Image available**

TECHNIQUES FOR PERFORMING REMOTE FINANCIAL TRANSACTIONS

TECHNIQUES PERMETTANT D'EFFECTUER DES TRANSACTIONS FINANCIERES A DISTANCE

Patent Applicant/Assignee:

GTECH RHODE ISLAND CORPORATION,

Inventor(s):

SAPP Charles A III,
McGRANAHAN Richard G,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9931600 A1 19990624

Application: WO 98US26725 19981216 (PCT/WO US9826725)

Priority Application: US 97991816 19971216

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 12433
...International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... and print the
information establishing the pre-paid telephone debit
card on a blank card.

Paying bills at fringe banks is also increasing in popularity. Several **services** provide **customers** with the ability to **pay bills**, such as utility bills, at fringe **bank** locations. The apparatus and procedures for **paying** the **bills**, however, varies from **service** to **service**. For example, some **services** require payment to be made in cash while others require payment by money order.

Fringe...

15/3,K/61 (Item 51 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00488467 **Image available**

ELECTRONIC PROCUREMENT SYSTEM AND METHOD FOR TRADING PARTNERS SYSTEME DE REGLEMENTS ELECTRONIQUES ET PROCEDE POUR PARTENAIRES COMMERCIAUX

Patent Applicant/Assignee:

INTELISYS ELECTRONIC COMMERCE LLC,

Inventor(s):

BARNES Robert L,
BERTI Andrew J,
DOYLE Kevin,
RAWLINSON Peter J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919819 A1 19990422

Application: WO 98US16517 19980810 (PCT/WO US9816517)

Priority Application: US 97949182 19971010

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ
PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH GM KE LS MW SD SZ
UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT
LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14939

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... 16, further comprising the step of counting the number of purchase orders sent by the **customer organization** to the supplier to establish a **service fee payable** to the **customer organization** for the use of the system.

SUBSTITUTE SHEET (RULE 26)

15/3,K/62 (Item 52 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00483894

A GAMING SYSTEM

SYSTEME DE JEU

Patent Applicant/Assignee:

SILBER Jack Zdzislaw,

Inventor(s):

SILBER Jack Zdzislaw,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915246 A1 19990401

Application: WO 98AU781 19980921 (PCT/WO AU9800781)

Priority Application: AU 9738329 19970919

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4830

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... effective as most organisations now have identical or similar programs, it is possible for a **customer** to switch between organis2tions without any real loss of privileges.

Another concern for commercial **organisations** is **payment** of **invoices** rendered for goods or **services**. These invoices can include membership policy fees, subscription fees, professional **organisation** registration **fees**, as well as **payment** of the purchase or use of goods or **services** such as telephone bills, insurance bills, mortgage repayments and the like. Thus the term invoice...

15/3,K/63 (Item 53 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00482070 **Image available**

ELECTRONIC INVOICING AND PAYMENT SYSTEM

SYSTEME ELECTRONIQUE DE FACTURATION ET DE PAIEMENT

Patent Applicant/Assignee:

NEELY R Alan,

Inventor(s):

NEELY R Alan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9913422 A1 19990318

Application: WO 98US17154 19980819 (PCT/WO US9817154)

Priority Application: US 97925344 19970909

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7149

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 56 to
invoicer 10 with notification of the payment
authorization 54.

After receiving authorization 54, **customer bank** 40
then sends **payment** to **invoicer bank** 30 through
conventional channels.

The non- **bank** **service** provider 50 may also be granted access to the ACH network to direct draft via...in the data base just like remote-computer-based entries.

On each day that the **invoicer** transfers **payment** data to **banks** or financial transaction processing **services** , an application program 120 is executed to identify **customers** in the webserver database 113 that have payments scheduled. Data from the webserver is transferred...

15/3,K/64 (Item 54 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00476863 **Image available**

**A METHOD AND SYSTEM FOR AN ELECTRONIC BANKING SHOP
PROCEDE ET SYSTEME POUR SERVICES BANCAIRES ELECTRONIQUES**

Patent Applicant/Assignee:

CITICORP DEVELOPMENT CENTER INC,

Inventor(s):

COUTINHO Sylvia Brasil,

OISHI Eugene Susumu,

KHAN Mohammed Afzal,

HA Nhut Trung,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9908215 A1 19990218

Application: WO 98US15802 19980804 (PCT/WO US9815802)

Priority Application: US 9755035 19970808; US 9852114 19980331

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15005

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... PC) banking

generally provide similar services to ATMs and CATs, and may also include other **services** , such as electronic **bill payment** .

Human tellers and banking representatives generally provide nonautomated **services** , such as opening accounts, dispensing checks, readying **bank** cards and credit cards, taking **customer** pictures for photocards, answering questions, and dispensing other services. Tellers and other banking representatives are...

15/3,K/65 (Item 55 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00474276 **Image available**

**ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM WHICH DETERS CHEATING BY
EMPLOYING HASHES AND DIGITAL SIGNATURES**

**SYSTEME ELECTRONIQUE DE PRESENTATION ET DE REGLEMENT DE FACTURE
DECOURAGEANT LA TRICHERIE ET UTILISANT DES SIGNATURES NUMERIQUES ET DES
CODES HACHES**

Patent Applicant/Assignee:

UNISYS CORPORATION,

Inventor(s):

SMORODINSKY Lev,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9905628 A1 19990204
Application: WO 98US15190 19980722 (PCT/WO US9815190)
Priority Application: US 97898563 19970722
Designated States: CA JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE
Publication Language: English
Fulltext Word Count: 7634

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... along with a single check for the
total amount paid.

In a third prior art **bill** presentment and
payment system (which is disclosed in Fig. 3 of the Visa
patent), a biller obtains regular periodic payments from
a customer's account in a customer's...

...s bank, along with all other
ACH debit and credit requests which the biller's **bank**
generates for **other** customers, Thereafter,, a batch of
ACH debit and credit requests are electronically
transmitted to the Federal Reserve or **other** ACH clearing
institution ; and by this transmission, net accounts
between the biller's bank and the customer's...

15/3,K/66 (Item 56 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00467891 **Image available**
SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A
THREE-TIER VALUE NETWORK
SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU
MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS

Patent Applicant/Assignee:

KEILANI Badieh Z II,

Inventor(s):

KEILANI Badieh Z II,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858356 A2 19981223

Application: WO 98US12408 19980616 (PCT/WO US9812408)

Priority Application: US 9749783 19970616

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 49915

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the needs of many consumers, due to the recent changes in technology.
Indeed, as the **customers** of financial **services** providers request more
convenient and extensive access to their **financial** information at
lower **costs** , **banks** feel increasingly competitive pressures to deliver
financial information at the **customers** ' convenience in order to avoid
losing their customers to non-bank competitors. Many non-traditional...

15/3,K/67 (Item 57 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00427632 **Image available**

METHOD OF TRANSFERRING FUNDS EMPLOYING A THREE-NODE REAL-TIME ELECTRONIC INTERLOCK

PROCEDE PERMETTANT DE TRANSFERER DES FONDS AU MOYEN D'UN VERROUILLAGE ELECTRONIQUE EN TEMPS REEL A TROIS NOEUDS

Patent Applicant/Assignee:

UNISYS CORPORATION,

Inventor(s):

SMORODINSKY Lev,

McSWEENEY Joseph C,

THOMPSON James W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9818095 A1 19980430

Application: WO 97US19082 19971021 (PCT/WO US9719082)

Priority Application: US 96735145 19961022

Designated States: CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 8182

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to the biller's bank, and then from the biller's bank
to the settlement **bank** .

in a **second** prior art method of transferring funds (which
is disclosed in Fig. 2 of the Visa...

...customer responds to a
bill from a biller by electronically sending a message to a **service**
bureau, and this electronic message authorizes the **service** bureau to
pay the **bill** . Upon receipt of the message, the **service** bureau
writes
a check on the customer's account in the customer's bank and...

15/3,K/68 (Item 58 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00374280 **Image available**

SALES PROCESS SUPPORT SYSTEM AND METHOD

SYSTEME DE SUPPORT POUR LES TECHNIQUES DE VENTE ET METHODE ASSOCIEE

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MELCHIONE Anthony R,

MARTINEZ Rafael,

SEIFERT Eric,

HIRSCH Martin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9715023 A2 19970424

Application: WO 96US16306 19961017 (PCT/WO US9616306)

Priority Application: US 95544102 19951017; US 96702039 19960823

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ

PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM

AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 3201

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... accounts of a financial institution. The term "service" typically refers to things offered by the **institution** **other** than deposits, investments, or credit accounts, such as, credit cards, brokerage, direct access, checks as cash, phone **bill payment**, safety checks, and so forth. The terms "product" and "**service**" will be used interchangeably throughout this application.

The various components of the present invention are...

Set	Items	Description
S1	31	AU=(LUNDBERG S? OR LUNDBERG, S?)
S2	1262497	FEE OR FEES OR COST? OR DUES OR CHARG? OR BILL? ? OR BILLI- NG OR INVOIC?
S3	92130	PAY???? OR SETTLE? OR DISBURS? OR FINANC?
S4	238403	SERVICE? OR PATENT? OR TRADEMARK?
S5	92310	ORGANIZATION? OR ORGANISATION? OR COMPANY OR AGENCY OR FIR- M? ? OR CORPORATION? OR BANK? ? OR INSTITUTION?
S6	199919	CLIENT? OR CUSTOMER? OR PATIENT? OR PARTY OR PARTIES
S7	5534384	OTHER? OR ANOTHER OR DIFFERENT OR SECOND OR 2ND OR SEPARATE
S8	1	S1 AND S4 AND S2
S9	4261	S2(3N)S3
S10	394	S9(10N)S4
S11	3326	S7(2N)S5
S12	2	S10 AND S11
S13	61	(S10(10N)(S5 OR S6)) AND IC=G06F-017/60
S14	62	S8 OR S12 OR S13

?show files

File 347:JAPIO Oct 1976-2002/Apr(Updated 020805)

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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200253

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14/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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07231284 **Image available**
FINANCIAL SETTLEMENT SYSTEM

PUB. NO.: 2002-099732 [JP 2002099732 A]
PUBLISHED: April 05, 2002 (20020405)
INVENTOR(s): HISHINUMA MASAHIRO
APPLICANT(s): ACOM CO LTD
APPL. NO.: 2000-287124 [JP 2000287124]
FILED: September 21, 2000 (20000921)
INTL CLASS: G06F-017/60 ; G07D-009/00; G07F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a financial settlement system enabling a user to efficiently operate a fund related to a life.

SOLUTION: The user 5 having a **payment bill** sent from a credit **company** 7 or a public **service** providing **company** 8 via mail gives instruction concerning the appropriation of a fund for paying a price to a price charger to be deducted from a settling account 12 to the computer system 17 of a financial facility through the Internet 16. To put it in the concrete, the user 5 instructs whether to appropriate the fund from a deposit 3 to a settlement account 12 or to have the loan of the fund from the facility 11 to a loan account 14 to appropriate the fund to the account 12. The user 5 indicates the amount, the payment period, a paying method, etc., of the loan from the facility 11. As for the paying method of the loan, the user 5 selects an optional method from batch payment, divided payment, deferred payment, etc., to indicate it.

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14/5/2 (Item 2 from file: 347)
DIALOG(R) File 347:JAPIO
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07205783 **Image available**
BANK TRANSFER PREPAID COMMUNICATION CHARGE SETTLEMENT SYSTEM

PUB. NO.: 2002-074215 [JP 2002074215 A]
PUBLISHED: March 15, 2002 (20020315)
INVENTOR(s): NAKAMURA KENSAKU
APPLICANT(s): NEC CORP
APPL. NO.: 2000-260672 [JP 2000260672]
FILED: August 30, 2000 (20000830)
INTL CLASS: G06F-017/60 ; G07F-007/08; H04M-011/00; H04M-015/00;
H04Q-007/38

ABSTRACT

PROBLEM TO BE SOLVED: To provide a **bank** transfer prepaid communication charge settlement system to enable registration and **settlement** of communication **charges** by **bank** transfer in prepaid communication **service** to be provided by a communication common carrier.

SOLUTION: In a communication common carrier network which is a communication network to be provided by the communication common carrier such as a portable telephone company and an international call company, the prepaid communication charge settlement system is constituted of a prepaid terminal which is a communication terminal by which the prepaid communication service is used by the communication common carrier network, a transfer charge managing device connected with the communication common carrier network and a bank account of the communication common carrier for bank transfer connected with the transfer charge managing device and opened by the communication common carrier to provide the communication common carrier network.

14/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07205762 **Image available**
MAIL-ORDER BUSINESS CHARGE SETTLEMENT SYSTEM

PUB. NO.: 2002-074194 [JP 2002074194 A]
PUBLISHED: March 15, 2002 (20020315)
INVENTOR(s): HARIYAMA NAOKI
APPLICANT(s): HOKURIKU ELECTRIC POWER CO INC:THE
APPL. NO.: 2000-265635 [JP 2000265635]
FILED: September 01, 2000 (20000901)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a mail-order business charge settlement system capable of solving the risks of both of a purchaser and a seller and complexity in the input of personal information.

SOLUTION: The mail-order business charge settlement system is constituted of a mail-order business means for certifying customer identification(ID) information corresponding to each public charge transfer account and owned by a public service agent through a communication means, providing a commodity to the **customer**, requesting the transfer of a commodity **charge** from a **settlement** account opened by the public **service** agent to a charge transfer account, and receiving the **payment** of the commodity **charge**, a transfer means for transferring the commodity charge from the settlement account opened by the public service agent to the charge transfer account opened by the mail-order business means and a transfer management means managed by the public service agent so as to receive a transfer request, transfer information and the customer ID information from the mail-order business means through the communication means and instruct the transfer means to transfer the charge of the commodity purchased by the customer from the settlement account to the charge transfer account.

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14/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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07195047 **Image available**
ANIMATION ADVERTISEMENT DISTRIBUTION SYSTEM UTILIZING NETWORK

PUB. NO.: 2002-063452 [JP 2002063452 A]
PUBLISHED: February 28, 2002 (20020228)
INVENTOR(s): TANIGUCHI HIROSHIGE
APPLICANT(s): TANIGUCHI HIROSHIGE
APPL. NO.: 2000-286129 [JP 2000286129]
FILED: August 17, 2000 (20000817)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To solve the problems that there is no system in which a user can immediately utilize a (relatively inexpensive) pay service on a network (1), that there is no system in which a service providing company can provide a pay service at a low cost (a charge is high or free with service contents restricted) (2) and that there is no system in which an advertiser distributes an animation advertisement to a specific person (wanting to read the animation advertisement) through the network (3).

SOLUTION: When the user receives a service offer from the service providing

company on the network, the user selects a desired service from the server of a service provider 20 and can obtain the service without charge by reading an animation advertisement distributed from the server 30 of an advertisement distribution company. The service providing company can set the service at a low cost because a pay service providing company can obtain the charge of the pay service from the advertisement distribution company. It is possible to perform effective advertisement distribution in such a manner that the user registers his/her personal information (1), selects the type of an advertisement the user wants to read (2) and utilizes Cookie information (3).

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14/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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07173615 **Image available**

FEE CHARGING SERVICE DEVICE AND METHOD THEREFOR, AND STORAGE MEDIUM

PUB. NO.: 2002-042002 [JP 2002042002 A]
PUBLISHED: February 08, 2002 (20020208)
INVENTOR(s): USHIKU TOYOHICO
APPLICANT(s): CANON INC
APPL. NO.: 2000-231970 [JP 2000231970]
FILED: July 31, 2000 (20000731)
INTL CLASS: G06F-017/60 ; H04M-015/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a fee charging service device and a method therefor, and a storage medium for improving the operability by collectively charging a client consideration for respective services used by the client instead of a service provider and capable of improving the developing efficiency by simplifying a client program by unifying a method for the client to pay the consideration to the service provider.

SOLUTION: The operability is improved by collectively charging the client for the plural services used by the client. The client preregisters a charge paying method in the charging service provider for the charging service provider from the client. A charge is paid to the charging service provider only by a registered paying method.

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14/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07173608 **Image available**

BUSINESS HANDLING DEVICE HAVING CREDIT CARD SETTLEMENT FUNCTION AND BUSINESS PACKAGE THEREOF

PUB. NO.: 2002-041995 [JP 2002041995 A]
PUBLISHED: February 08, 2002 (20020208)
INVENTOR(s): WADA SHIGEFUMI
NAKAYAMA SHIGERU
KUROZU SEIICHI
TAKAHASHI TOMOHISA
APPLICANT(s): OBIC BUSINESS CONSULTANTS LTD
APPL. NO.: 2000-223773 [JP 2000223773]
FILED: July 25, 2000 (20000725)
INTL CLASS: G06F-017/60 ; G07F-007/08; G07G-001/12

ABSTRACT

PROBLEM TO BE SOLVED: To provide a business handling device having 8 credit card settlement function including sales management and financial affairs

accounting management capable of directly inputting dealing data of card settlement dealings at stores or card settlement dealings at virtual stores through the Internet and a basic business package.

SOLUTION: This business handling device having the credit card settlement function is provided with means that transmission per dealing is confirmed by connecting a card settlement center for a card (credit card) for **charge settlement** of merchandise and **service** that a **customer** uses with it through the Internet, sales record including an identification number of a use card and use detail demand record per card management company are recorded in sales and credit sale data base for basic business, demand data is transmitted to the card settlement center per deadline of credit card determined in advance, and money received from the card settlement center corresponding to the demand data is accepted to handle receipt of money of the use detail demand record.

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14/5/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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07173263 **Image available**

INSURANCE PROCEDURE SYSTEM, AND METHOD FOR CONTROLLING INSURANCE PROCEDURE SYSTEM

PUB. NO.: 2002-041649 [JP 2002041649 A]

PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): YAMAGUCHI SEIJI

OOAKI YOSHINAO

APPLICANT(s): OLYMPUS OPTICAL CO LTD

APPL. NO.: 2000-223024 [JP 2000223024]

FILED: July 24, 2000 (20000724)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To reduce both troublesomeness in which a patient has to carry an insurance certificate to present the certificate and the burden on an insurance and medical institution in which medical service fees have to be claimed for every insurance association.

SOLUTION: A medical information storage and management company 11 is provided with a database for a medical institution where the insurance certificate data are stored in each insured person, the database for a medical institution is retrieved by transmitting patient data proper to the patient, such as the name of the patient, an address and a telephone number to the input-output device of the company 11 through a network even though the patient presents the insurance certificate in the insurance and medical institution of a hospital, etc., and the patient is checked as to be an insured person of which insurance association or to be a dependent of the insured person. The company 11 allocates expense claims to each insurance association 102 by performing the expense claims of an insurance charge part to the company 11 through the network and performs expense claims to respective medical **service fee** examination and **paying institution** 101 through the network.

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14/5/8 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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07139550 **Image available**

CHARGE PAYMENT METHOD AND CHARGE PAYMENT SYSTEM

PUB. NO.: 2002-007922 [JP 2002007922 A]

PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): KAWASHIMA HIROSHI
APPLICANT(s): WEB LOGIC KK
APPL. NO.: 2000-190958 [JP 2000190958]
FILED: June 26, 2000 (20000626)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an efficient charge payment system from which the inconvenience of a paper bill is eliminated.

SOLUTION: In this charge payment system 100, a service provider 1 for issuing a bill 21 to a customer 2, the customer 2 receiving the service offered by the service provider 1 and paying a prescribed charge, and an agency 3 for promoting the payment of the prescribed charge between the service provider 1 and the customer 2 are constituted so as to be connectable through communication lines 4. When the payment of the charge by the customer 2 is not completed, and the payment date is near at hand, the agency 3 delivers charge payment information including the item of the charge to be paid, the amount to be paid, the expiry date for payment, the payee, the bill number, the payment place or the like from the data stored in a bill issue information memory means and a customer information memory means directly or in a properly coded or ciphered state to the portable communication terminal 32 of the customer 2.

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14/5/9 (Item 9 from file: 347)
DIALOG(R)File 347:JAPIO
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07123262 **Image available**
PUBLIC UTILITY CHARGE/TAX PAYMENT SYSTEM AND METHOD USING INTERNET

PUB. NO.: 2001-350930 [JP 2001350930 A]
PUBLISHED: December 21, 2001 (20011221)
INVENTOR(s): AWASHIMA HIROSHI
APPLICANT(s): NEC CORP
APPL. NO.: 2000-174257 [JP 2000174257]
FILED: June 09, 2000 (20000609)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a service with which a user can pay public utility charge and tax from his/her own house at any time.

SOLUTION: This system is provided with a payer terminal 1 and a public utility charge /tax payment reception server 2 for receiving a payment service for public utility charge and tax payment through the Internet. The server 2 requests a credit company server 4 (or financial institution server 5) managed by the credit company (or financial institution) through a dedicated line 200 to pay the public utility charge and tax payment to a payee by receiving credit card information (or cash card) and payment contents information being information needed to transfer to the account of the payee through the Internet from the terminal 1.

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14/5/10 (Item 10 from file: 347)
DIALOG(R)File 347:JAPIO
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07091386 **Image available**
SYSTEM AND METHOD FOR REMOTE RESERVATION BUSINESS OF HOME ELECTRIC APPLIANCE

PUB. NO.: 2001-319042 [JP 2001319042 A]

PUBLISHED: November 1 2001 (20011116)
INVENTOR(s): OKUYAMA HIROYUKI
APPLICANT(s): NEC SOFTWARE HOKURIKU LTD
APPL. NO.: 2000-135503 [JP 2000135503]
FILED: May 09, 2000 (20000509)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system and a method for remote reservation business of home electric appliance, which use a network such as the Internet.

SOLUTION: The remote reservation business system for home electric appliances, which uses the network 100, comprises a user terminal 10 which is able to access a homepage of a reservation center 20, the reservation center 20 which sends reservation basic information to the user terminal 10 accessing the homepage and specifies reservation specification information specifying reservation contents inputted according to the basic information, the remote operation terminal, etc., a remote operation terminal 30 which is specified with the terminal specification information and makes a remote control reservation of a home electric appliance 40 according to the reservation specification information, and a settlement institution 50 which settles the service charge of the reserving user of the user terminal 10 as a substitute for the service provider of the reservation center 20.

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14/5/11 (Item 11 from file: 347)
DIALOG(R)File 347:JAPIO
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07063397 **Image available**
TICKET ISSUING METHOD USING INFORMATION RECORDING CARD

PUB. NO.: 2001-291035 [JP 2001291035 A]
PUBLISHED: October 19, 2001 (20011019)
INVENTOR(s): TOKORO TOMOKAZU
APPLICANT(s): NEC CORP
APPL. NO.: 2000-107997 [JP 2000107997]
FILED: April 05, 2000 (20000405)
INTL CLASS: G06F-017/60 ; G06K-017/00; G07B-001/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a ticket issuing method using an information recording card by which the troublesomeness of ticket management is eliminated for a user.

SOLUTION: The reservation information of a ticket desired by the user is transmitted from a user terminal 3 through the Internet 100 to a service providing company terminal 1 and the presence/absence information of the ticket is transmitted to the user terminal 3. In the case that the ticket is present, the user transmits a purchase intention to the service providing company terminal 1 and the service providing company terminal 1 accesses a bank /card company terminal 2 on the basis of a specified charge payment method and completes payment. Then, the service providing company terminal 1 ciphers and downloads the ticket issuance data of the reserved ticket to the information recording card set to the user terminal 3. Thus, since the ticket of a paper base is stored in the information recording card as the ticket issuance data, the need of paper is eliminated and the troublesomeness of the ticket management is dissolved.

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14/5/12 (Item 12 from file: 347)

DIALOG(R)File 347:JAPIO
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06988775 **Image available**

METHOD FOR COLLECTING CHARGE FOR CONTINUOUS SERVICE AND METHOD FOR PROVIDING CHARGE PAYING MEANS

PUB. NO.: 2001-216350 [JP 2001216350 A]
PUBLISHED: August 10, 2001 (20010810)
INVENTOR(s): WADA MORIHIRO
APPLICANT(s): UC CARD CO LTD
APPL. NO.: 2000-021372 [JP 200021372]
FILED: January 31, 2000 (20000131)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To provide a charge collecting method and a charge paying means providing method which enables service to begin to be provided early while guaranteeing convenience for three parties, i.e., a service provider, a service receiver, and a card company.

SOLUTION: This is the charge collecting method for collecting the charge for continuous service by a computer system, and has a credit card application stage where a picture urging a customer to apply to a credit card company and apply for continuous service is displayed to urge entry into the picture when the **customer** who applies for the reception of the continuous **service** desires to **pay service charge** with a credit card by applying for the reception of the service and applying for the credit card newly, a charge storage code number acquisition stage where a specific charge storage code number is obtained when an application is made at the credit card application stage, and a continuous service provision start stage where the service that the customer has applied for begins to be provided after it is confirmed that the charge storage code number is obtained at the charge storage code number acquisition stage.

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14/5/13 (Item 13 from file: 347)

DIALOG(R)File 347:JAPIO
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06920443 **Image available**

UNMANNED RESERVATION MANAGING SYSTEM

PUB. NO.: 2001-147981 [JP 2001147981 A]
PUBLISHED: May 29, 2001 (20010529)
INVENTOR(s): KITAZAWA YUKIO
 KUBO YOSHIAKI
 TOYOFUKU RUMI
APPLICANT(s): FUJITSU GENERAL LTD
APPL. NO.: 11-328950 [JP 99328950]
FILED: November 19, 1999 (19991119)
INTL CLASS: G06F-019/00; **G06F-017/60** ; G07F-007/08; G07F-017/32

ABSTRACT

PROBLEM TO BE SOLVED: To provide an unmanned reservation managing system, with which a **client** utilizing service facilities can perform a member contract, reservation of **service** utilization or **payment** of **charges** without attendance and totally enables operation to the sales/collection management of the facilities.

SOLUTION: This system is composed of a receiving terminal 1 having an input means 10 for inputting client information, member registering means 12 for registering the client as a member for utilization and applying a member number or the like, certifying means 14, reservation registering means 13 for reserving utilization, charge paying means 15, member/reservation card issuing means 16, data file 17, display part 19 and communication control

Set	Items	Description
S1	15784002	FEE OR FEES OR COST? OR DUES OR CHARG? OR BILL? ? OR BILLI- NG OR INVOIC?
S2	833658	S1(2N) (PAY???? OR SETTLE? OR DISBURS? OR FINANC?)
S3	76444	S2(5N) (SERVICE? OR PATENT? OR TRADEMARK?)
S4	28547349	OTHER? OR ANOTHER OR DIFFERENT OR SECOND OR 2ND OR SEPARATE
S5	2464875	S4(2N) (ORGANIZATION? OR ORGANISATION? OR COMPANY OR AGENCY OR FIRM? ? OR CORPORATION? OR BANK? ? OR INSTITUTION?)
S6	14784919	CLIENT? OR CUSTOMER? OR PATIENT? OR PARTY OR PARTIES
S7	1317	S3(20N)S5
S8	399	S7(15N)S6
S9	90	S8 NOT PY>1997
S10	85	S9 NOT PD=19970722:20000722
S11	85	S10 NOT PD=20000722:20020819
S12	70	RD (unique items)

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(c) 2002 The Gale Group

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(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

12/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01355628 00-06615

Just say it and pay it

Thyfault, Mary E

Informationweek n610 PP: 96 Dec 16, 1996

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 408

ABSTRACT: In December 1996, Visa International became the **2nd** large financial **institution** to implement voice recognition technology with a **service** that lets bank **customers** **pay** their **bills** by calling in and using natural voice commands. With Visa BillPayer, the voice response unit

...TEXT: moving out of the labs and into corporate applications. Visa International this month became the **second** large financial **institution** to implement the technology, with a **service** that lets bank **customers** **pay** their **bills** by calling in and using natural voice commands. "We're going to change the way..."

12/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01342200 99-91596

Mobile Internet service

Wilder, Clinton

Informationweek n602 PP: 65-66 Oct 21, 1996

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 411

...TEXT: developed by AimQuest, a former unit of ISP Aimnet that was spun off as a **separate company** last year. The software handles user authentication, access-time logging, and **billing settlement** between the user's home **service** provider and the local provider. No **client** software is required on the user's PC. Service providers are free to charge whatever

12/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01109702 97-59096

Service charges and interest rates: Fair pricing or a rip-off?

Anonymous

Canadian Banker v102n5 PP: 15 Sep/Oct 1995

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 359

...TEXT: are too high on loans and too low on deposits, and that they have to **pay** too many **charges** and fees for other banking **services**. Yet comparisons with **banks** in **other** countries, notably the United States, reveal that Canadian banks aren't exactly gouging their **customers**.

"Banks have two forms of revenue," explains Hugh Brown of Nesbitt Burns. "Net interest revenue..."

12/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01088753 97-38147

Direct marketing goes on-line

Morrall, Katherine

Bank Marketing v27n9 PP: 21-26 Sep 1995

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 2947

...TEXT: Internet becomes more sophisticated and enhanced security measures allow for transactions, the bank sees its **customers** being able to make purchases using credit cards, **pay bills**, and order **other services**.

The **bank** has joined Netscape Communications, a provider of open software for the Internet, and with First...

12/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01088742 97-38136

The virtual bank needs a back-office alignment

Lunt, Penny

ABA Banking Journal v87n9 PP: 82-90 Sep 1995

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 1278

...TEXT: outside provider for a home banking service is that the bank and the provider have **different** databases. The **bank customer** could keep a different list of payees on his bank proprietary telephone **bill payment service** than on his third- **party** provider PC bill payment service, for example. "If I pay a bill on my computer..."

12/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00899859 95-49251

SmartPhone Communications and SmartPay offer remote banking

Anonymous

Bank Marketing v26n8 PP: 77 Aug 1994

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 578

...ABSTRACT: information services to customers of corporate clients. Since SmartPay Inc. is now one of the **client** /partners of SmartPhone, its electronic banking and **bill paying services** are available to **customers** of banks, brokerage houses and **other corporations**. End-users can enter information on-line, without having to wait for any type of...

...TEXT: information services platform.

SmartPhone(TM) provides a package of information services to customers of corporate **clients**. Since SmartPay is now one of the **client** /partners, its electronic banking and **bill paying services** are available to **customers** of banks, brokerage houses and **other corporations**. These **customers**, or end-users, access the services using the screenphones SmartPhone(TM) provides.

However, SmartPhone(TM)...

12/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00524698 90-50455

Using Independent Auditors for ABL Field Examinations

Berkowitz, Saul G.; Mayer, Steven J.

...ABSTRACT: commit itself to train its staff specifically in the audit requirements of the financial institution **client**. In using such a firm, the only **cost** to the **financial** institution is payment for actual **services** rendered by the certified public accountant (CPA). The training costs and other employee fringe benefits are borne by the accounting **firm**. Also, **another** level of objectivity is added to the field examination audit by a firm's staff...

12/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00241124 84-19684
All-in-One Accounts
Sheeran, Lisa R.
Inc. v6n6 PP: 180, 188 Jun 1984
ISSN: 0162-8968 JRNL CODE: INO

...ABSTRACT: securing loans. Competition has led to even more comprehensive central asset accounts, which offer such **services** as **bill - paying** by phone and home shopping **services**. However, brokerage houses and **banks** expect **different** benefits from these accounts. Brokers focus on persuading **customers** to trade securities with their extra cash. Borrowers using broker-based asset accounts can borrow...

12/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00022417 75-00763
THE ENIGMA OF THE ACH CONCEPT
MAGAZINE OF BANK ADMINISTRATION V51 N1 PP: 8, 10, 65 JAN., 1975
ISSN: 0024-9823 JRNL CODE: BAD

...ABSTRACT: THE ACH GIVES BANKS THE CAPABILITY OF EXCHANGING DEBITS, AND RELATED REFERENCE INFORMATION. OTHER POTENTIAL **SERVICES** ARE **BILL - PAYING SERVICES** ENABLING THE **CUSTOMER** TO SEND PAYMENT ORDERS TO HIS BANK WHICH WOULD THEN SEND FUNDS TO ACCOUNTS IN **OTHER BANKS**, A STANDING-ORDER SERVICE, AND POINT-OF-SALE TRANSACTIONS. UNLESS BANKERS SHOW THEY POSSESS THE...

12/3,K/10 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05072402 Supplier Number: 47446549 (USE FORMAT 7 FOR FULLTEXT)
VENDORS PREPARE FOR JAVA REVOLUTION
Retail Delivery Systems News, v2, n11, pN/A
June 6, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1216

... centrally locating the information on the server side. PFM products are putting OFX on the **client** and data on the desktop of the consumer that can be exported to **another bank**," says Andrew Barrett, Home Account's CEO.

Home Account also partnered with Intelidata to use its Unigate product for **bill payment services**. It converts Open Financial Exchange (OFX) messages to Visa Interactive's ADMS protocol, creating an...

12/3,K/11 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04738878 Supplier Number: 46975788 (USE FORMAT 7 FOR FULLTEXT)
Just Say It And Pay It: Visa adopts voice recognition for bill payment system
InformationWeek, p96
Dec 16, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 411

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...moving out of the labs and into corporate applications. Visa International this month became the **second** large financial **institution** to implement the technology, with a **service** that lets bank **customers** **pay** their **bills** by calling in and using natural voice commands. "We're going to change the way..."

12/3,K/12 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04634073 Supplier Number: 46817119 (USE FORMAT 7 FOR FULLTEXT)
Mobile Internet Service
InformationWeek, p65
Oct 21, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 422

... developed by AimQuest, a former unit of ISP Aimnet that was spun off as a **separate company** last year. The software handles user authentication, access-time logging, and **billing settlement** between the user's home **service** provider and the local provider. No **client** software is required on the user's PC. Service providers are free to charge whatever ...

12/3,K/13 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04558798 Supplier Number: 46700352 (USE FORMAT 7 FOR FULLTEXT)
Michigan National Bank to Offer Comprehensive Network Based Electronic Banking And Commerce Services
PR Newswire, p0910DETU018
Sept 10, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 758

... announced that they have formed a limited liability company, Integrion Financial Network, along with 14 **other** U.S. **banks**. Integrion Financial Network will offer comprehensive home banking, electronic commerce, **financial** management and **bill payment services** to **customers** and small businesses in the U.S. and Canada.
With Integrion, an unprecedented range of...

12/3,K/14 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04473374 Supplier Number: 46567035 (USE FORMAT 7 FOR FULLTEXT)

Bank Of America Gets Into Online Banking 07/23/96

Newsbytes, pN/A

July 23, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 297

... at <http://www.bankamerica.com> . Netscape's Web site is at <http://home.netscape.com> .

Another bank has recently jumped into the online fray. Earlier this month, Wells Fargo announced its "Pay Anyone Bill Payment Service," which lets its customers pay "anyone in the US." Wells Fargo's new service allows its customers to use...

12/3,K/15 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04441720 Supplier Number: 46519233 (USE FORMAT 7 FOR FULLTEXT)

Community Bank Milestone From Upstate New York -Internet Bill-Payment Service

American Banker, p18

July 2, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 549

... something that has energized our people, because it makes us different from a lot of other banks today," he said.

Wilber Bank started working with Online Resources a year ago and introduced screen telephone bill payment to customers last summer. That service was followed by a personal computer banking service in March.

"The plan was right from...

12/3,K/16 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04408394 Supplier Number: 46467488

Full Circle: Wells Fargo Returning to Utah With Strongbox Full of Competitive Services

Salt Lake City Tribune (UT), pF1

June 16, 1996

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...a truckload of competitive services. The bank deems its services will be its advantage over other Utah banks . Wells Fargo boasts of a network of 4,280 automated-teller machines and a bill payment service which permits clients to pay bill via a touch-tone phone or ATM. The bank also seeks to acquire grocery-store...

12/3,K/17 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04138310 Supplier Number: 46040616 (USE FORMAT 7 FOR FULLTEXT)

BANK STOCKS- MICHAEL J. STEAD, SIFE TRUST FUND

Wall Street Transcript Digest, v19, n2, pN/A

Jan 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 310

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...as one maintains a balance of \$2,500. They also offer PC banking and electronic **bill payment services** free of charge to **customers** who maintain that minimum balance. **Another** recommended **bank** is Barnett Banks (BBI, SIC-6022). In addition to being a well-run bank, it...

12/3,K/18 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04092964 Supplier Number: 45964462

Royal buys into Meca home banking

Globe & Mail (Toronto, Canada), pB1

Nov 28, 1995

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...based on personal computers. Royal Bank's system will operate in 1996 and will enable **customers** to transfer funds, **pay bills** and avail of **other bank services** from their computers at their homes. ...

12/3,K/19 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04039069 Supplier Number: 45873329 (USE FORMAT 7 FOR FULLTEXT)

SOUTHERN CALIFORNIA GAS REALLY COOKING WITH SERVANTIS' COLD SOLUTION

PR Newswire, p1020AT004

Oct 20, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1175

... the utility's mainframe facilities. Should the host computer become unavailable during a natural disaster, **customer service**, **billing**, **finance** and **other company** groups such as materials management can log-on to a Report Manager server located in...

12/3,K/20 (Item 11 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03931758 Supplier Number: 45684442 (USE FORMAT 7 FOR FULLTEXT)

Cyberspace is turf of next bank war

Crain's New York Business, p1

July 24, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 929

... far the most popular personal finance program, and the company has used it to provide **bill - paying** and **other services** that **banks** also offer.

So banks are now chasing **customers** with more aggressive programs. Chase's CD -ROM, which is code-named The Launcher, is...

12/3,K/21 (Item 12 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03774529 Supplier Number: 45367233 (USE FORMAT 7 FOR FULLTEXT)

Checkfree Sues To Protect Pay Patent

Bank Technology News, p7

March, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 338

... CFI ProServices. CFI's system comprises a direct customer-to-bank link, omitting the third- **party** processor link, which Checkfree claims as its own. Says Checkfree's statement, 'Generally, **banks** and **other** financial **institutions** can provide electronic **bill** **payment** **services** to their own **customers** without infringing on our patent.'

12/3,K/22 (Item 13 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03443870 Supplier Number: 44801322 (USE FORMAT 7 FOR FULLTEXT)

Visa's Strategic Home Banking Punch

Bank Technology News, p4

July, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 785

... essence, banks signing up for Visa's remote banking program would potentially be sending their **customers**, albeit via a transparent interface, to Huntington for electronic **bill** **pay** **services**.

Some banks may regard a service offered them via **another** **bank** as a competitive threat. Visa is betting, however, that a good many more will react...

12/3,K/23 (Item 14 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03114225 Supplier Number: 44245929 (USE FORMAT 7 FOR FULLTEXT)

First Chicago unveils home banking plan

Crain's Chicago Business, p6

Nov 22, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 182

... first in the Chicago area to bank at home.

The Bank On-Line option allows **customers** to transfer funds between First Chicago accounts; Pay On-Line is an electronic **bill** **payment** **service**, and Quotes On-Line delivers stock quotes. **Other** **bank** companies launching similar services in the alliance with Microsoft include Portland, Ore.-based U.S...

12/3,K/24 (Item 15 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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02596072 Supplier Number: 43449005

Money Moves Via Western Union

St Louis Post-Dispatch (MO), pB1

Nov 12, 1992

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...cards. It also offers Quick Collect, which allows payments to be routed directly to a **bank** or **other** creditor, Quick Cash, which allows

businesses to transfer money to traveling employees or clients in distant locations, and Easy Pay, an electronic bill payment service. The firm is also trying to make its service more convenient by signing up supermarkets...

12/3,K/25 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01897403 Supplier Number: 42414433
AT&T, Huntington Bancshares Unveil 'Smart Phone' Plans
The Wall Street Journal, pB7
Oct 2, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; General Trade

ABSTRACT:
...calls for Huntington Bancshares to distribute 10,000 of the AT&T phones to its customers. The computerized phone will offer access to fund transfer services, including banking and bill - paying. Other banks nationwide can subscribe. The bank and AT&T Bell Laboratories are working together on the...

12/3,K/26 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01870037 Supplier Number: 42372765
Can they do the laundry too?
San Antonio Business Journal, p8
Sept 19, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...Bank and Eisenhower National Bank offer the service. Those 2 banks have a large military customer base and began offering the service as a convenience for military customers. Those 2 banks have found other customers like the service too. First Gibraltar San Antonio offers mortgage and consumer bill payment services too. Spokesman for First Gibraltar San Antonio, Randy Hicks, comments that the service saves it...

12/3,K/27 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09422426 SUPPLIER NUMBER: 19305948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Telecom Access' unique filing. (Telecom Access Services asks to be classified as a local exchange carrier) (Telepath Supplement) (Company Business and Marketing)
Rockwell, Mark
CommunicationsWeek, n657, pT33(1)
April 7, 1997
ISSN: 0746-8121 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 386 LINE COUNT: 00034

...ABSTRACT: allow local service providers to bill each other for completing each other's calls. In other words, a company whose call is completed by another company has to pay a fee for the service, and the more calls a local carrier completes for another company, the more money it receives. Telecom Access' plan would permit customers to dial in to a teleconferencing service to chat or leave messages, and other unspecified...

12/3,K/28 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08818382 SUPPLIER NUMBER: 18443606 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Community bank milestone from upstate New York - Internet bill-payment service. (Wilber National Bank sets up local Internet-based bill-paying service in Oneonta, New York)
Bloom, Jennifer Kingson
American Banker, v161, n126, p18(1)
July 2, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 579 LINE COUNT: 00047

... something that has energized our people, because it makes us different from a lot of **other banks** today," he said.

Wilber Bank started working with Online Resources a year ago and introduced screen telephone **bill payment** to **customers** last summer. That **service** was followed by a personal computer banking service in March.

"The plan was right from...

12/3,K/29 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08627472 SUPPLIER NUMBER: 18212025 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Update on Security First. (Security First Network Bank)
ABA Banking Journal, v88, n4, p70(2)
April, 1996
ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 680 LINE COUNT: 00056

...ABSTRACT: Security First's Web site has started to make available images of checks to its **customers** and continues to offer checking accounts, electronic **bill payment**, and **other services**. The **bank** is introducing its own credit card in May 1996.

12/3,K/30 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08613522 SUPPLIER NUMBER: 17729760 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Direct marketing goes on-line options. (banking industry) (includes related article)
Morall, Katherine
Bank Marketing, v27, n9, p21(6)
Sep, 1995
ISSN: 0888-3149 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3108 LINE COUNT: 00243

... Internet becomes more sophisticated and enhanced security measures allow for transactions, the bank sees its **customers** being able to make purchases using credit cards, **pay bills**, and order **other services**.

The **bank** has joined Netscape Communications, a provider of open software for the internet, and with First...

12/3,K/31 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08458084 SUPPLIER NUMBER: 17976143 (USE FORMAT 7 OR 9 FOR FULL TEXT)
N.J. company offering the 'unbanked' access to electronic payment. (In-Person Payments Inc.)
Tucker, Tracey

American Banker, v161, n216, p17(2)

Feb 13, 1996

ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 935 LINE COUNT: 00077

... low-cost checking, accounts, as well as money orders, "some people just don't trust **banks** or anything **other** than cash," said Mr. Gregor. He added that such people would be likely candidates for an in-person electronic **bill - payment service**.

Mr. Cooper at In-Person Payments concurred that the company's **customers** tend to be "already disenfranchised and don't have relationships with banks, or have no...

12/3,K/32 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08298433 SUPPLIER NUMBER: 17742270 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Freshman senator pushes for inquiry on big bank mergers. (Byron Dorgan) (Brief Article)

Rehm, Barbara A.

American Banker, v160, n216, p4(1)

Nov 8, 1995

DOCUMENT TYPE: Brief Article

ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 383 LINE COUNT: 00035

... This new wave of banking mergers will almost certainly lead to dwindling credit and more **costly financial services** for small-business owners, farmers, and **other bank customers**," Sen. Dorgan wrote in Nov. 2 letters to Senate Banking Committee Chairman Alfonse M. D
...

12/3,K/33 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08239007 SUPPLIER NUMBER: 17478632 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banks under fire. (includes related articles)

Green, Carolyn

Canadian Banker, v102, n5, p13(5)

Sep-Oct, 1995

ISSN: 0822-6830

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3220 LINE COUNT: 00274

... are too high on loans and too low on deposits, and that they have to **pay** too many **charges** and fees for other banking **services**. Yet comparisons with **banks** in **other** countries, notably the United States, reveal that Canadian banks aren't exactly gouging their **customers**.

ELASTIC PLASTIC: A WIDE RANGE OF RATES

Credit-card rates in Canada, U.K. and...

12/3,K/34 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08160150 SUPPLIER NUMBER: 17429331 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Study classifies different 'types' of retailers. (travel agent survey, includes related articles)

Dorsey, Jennifer

Travel Weekly, v54, n74, p19(3)

Sep 18, 1995

ISSN: 0041-2082

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1932 LINE COUNT: 00156

... get the best prices.

Not surprisingly, these agents do not like the idea of asking **clients** to **pay service fees**.

Passionists rely on suppliers that have proven themselves in the past, and they are less influenced than **others** by **agency** management overrides, premiums or CRSs when recommending a supplier.

They are less likely than other...

12/3,K/35 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08143477 SUPPLIER NUMBER: 17277289 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banking on the Net. (virtual banking) (includes related articles about Bell Atlantic Corp CEO Raymond Smith's expectations of 'massive changes,' and Security First National Bank's virtual banking arrangements) (Closeup: Interactive Applications)

Kay, Alan S.

CommunicationsWeek, n570, p35(5)

August 14, 1995

ISSN: 0746-8121

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4363 LINE COUNT: 00345

... the touch of a screen, customers are able to talk face to image with a **customer** service representative.

Through its SmartTel division, Huntington sells its electronic-banking platform to **other banks**. Called E-Bank, it's an add-on, **client** /server solution interfaced to the legacy system for **bill payment**, brokerage and investment **services**, catalog shopping and travel services.

Banks find themselves facing a window of consumer opportunity. "In...

12/3,K/36 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07944773 SUPPLIER NUMBER: 16967729 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Citicorp's rivals may have to match fee cuts. (electronic processing) (Retail systems)

Marjanovic, Steven

American Banker, v160, n104, p15(1)

June 1, 1995

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 570 LINE COUNT: 00049

... Citicorp's new pricing removed monthly charges and transaction fees from virtually every electronic delivery **service**, including PC-based banking, electronic **bill payment**, and screen-phone banking. "Foreign" automated teller machine transactions, in which **customers** use ATMs owned by **other institutions**, are the one type of electronic transaction for which Citicorp will still charge a fee...

12/3,K/37 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07753810 SUPPLIER NUMBER: 16749885 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Infinet, SmartPay agreement gives Infinet exclusive use of services in Northeast. (Infinet Payment Services Inc.; SmartPay Processing Inc.)

EFT Report, v18, n5, p8(1)

March 1, 1995

ISSN: 0195-7287

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 179 LINE COUNT: 00014

InfiNet plans to offer SmartPay's electronic **bill payment services** to member financial **institutions** in the **second** quarter of

this year. The InfiNet/SmartPay product will allow member financial institutions to offer **bill payment services** to their **customers** through a range of access devices, including touch-tone phone, screen phone and personal computer...

12/3,K/38 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07544027 SUPPLIER NUMBER: 15785915 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mining the EDI gold mine. (corporations seek electronic data interchange services from banking industry)
Marjanovic, Steven
American Banker, v159, n194, p14(2)
Oct 7, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1049 LINE COUNT: 00083

... I just focus on why I'm here in the first place?'"
Wachovia Corp, is **another bank** that offers to handle its **clients** ' **bill paying** . It **services** a fairly broad range of industries, -but concentrates on the insurance and health care industries...

12/3,K/39 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07193062 SUPPLIER NUMBER: 15161176 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Biggest Century City lease deal in 6 years signed. (Century City, California)
Berton, Brad
Los Angeles Business Journal, v16, n5, p1(2)
Feb 7, 1994
ISSN: 0194-2603 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1080 LINE COUNT: 00088

... But the bottom line for the tenants is the reduction in rental expenditures -- typically a **service firm** 's **second** -largest **cost** after **payroll** -- Rodman added. "It makes us that much more competitive; we can offer our **clients** better fees," he noted.

12/3,K/40 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06452129 SUPPLIER NUMBER: 13802573 (USE FORMAT 7 OR 9 FOR FULL TEXT)
MasterCard home banking: divisive issue. (MasterCard International Inc.; banks object to credit card company entering banking business) (News analysis)
Crockett, Barton
American Banker, v158, n87, p1(2)
May 7, 1993
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 936 LINE COUNT: 00076

... services to screen-based telephones. The bank wants to offer the service to its own **customers** and act as a processor for **other banks** .
Huntington also has invested a substantial sum in an innovative phone-based **bill payment service** that incorporates voice-recognition technology.

Other Systems

Banc One is also considering development of a...

12/3,K/41 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05468029 SUPPLIER NUMBER: 11348026 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks engaging partners to share technology risk. (Analysis: Follow-Up on the News) (Technology/Operations)
Gullo, Karen
American Banker, v156, n195, p1(2)
Oct 8, 1991
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 897 LINE COUNT: 00071

... year.

More important, AT&T has been in discussions for the past several months with **other banks** that are interested in offering **customers** a SmartPhone-based home banking and **bill payment service**. Many bankers believe that an easy-to-use telephone will be a much more successful...

12/3,K/42 (Item 16 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

03915535 SUPPLIER NUMBER: 07591411 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The phone or a PC? (remote banking)
Fink, Ronald B.
United States Banker, v98, n5, p55(3)
May, 1989
ISSN: 0148-8848 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1876 LINE COUNT: 00144

... paying.

When Chemical pulled the plug on Pronto last January, however, it arranged for third- **party** processors to provide **bill - paying service** to home-banking **customers** who still wanted it. That was to keep Pronto's former users from switching to **other banks**, according to bank spokesman Ken Herz. Apart from that, he says, "ServiceXtra has supplanted the...

12/3,K/43 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02820035 SUPPLIER NUMBER: 04120090 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An unacceptable risk. (banking and insurance)
Hughes, Robert F.
Best's Review - Property-Casualty Insurance Edition, v86, p60(4)
Feb, 1986
ISSN: 0161-7745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1960 LINE COUNT: 00152

... Included in the cost of risk is the probability that under adverse conditions the bank **customer** will be expected to **pay** increased **service charges**, a trend that is already under way.

The **customer** who buys insurance at a **bank** faces **another** risk. The fact is that insurance is sold on the basis of guaranteed service and ...

12/3,K/44 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

02287505 SUPPLIER NUMBER: 04448765
Financial planning - small banks making inroads.
Oldfield, Kathryn A.
Bank Marketing, v17, p27(5)
March, 1985

...ABSTRACT: competition for the non-bank investments of the top three to ten percent of a **bank's customers**. **Other banks** are experimenting with ways of getting around laws prohibiting them from actually delivering **fee-based financial services** like discount brokerage, insurance, and real estate. Specific methods are discussed by each of the...

12/3,K/45 (Item 19 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

01896094 SUPPLIER NUMBER: 02994126 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The ABC's of videotex-teletext.

Vilardi, Vivienne

Marketing & Media Decisions, v18, p64(5)

Nov, 1983

ISSN: 0195-4296

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 3167 LINE COUNT: 00257

... with banking services using interactive videotex. Chemical's Pronto System, which will be licensed to **other banks**, offers its **customers** account status information and a **bill paying service**. It intends to offer investment information, a stock trading service, news, catalog shopping, airline guide...

12/3,K/46 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

02078011

Oldsters, kids slug it out as spokesmen

Bank Advertising News December 5, 1988 p. 1,5

ISSN: 0274-7111

... will end the week before Christmas. The \$6.5 bil institution's ads focus on **customer service**, safety and the convenience of **paying bills** by telephone. The thrift purposely stayed away from rate ads to differentiate itself from **other institutions** advertising rates. Commercial Federal has over 50% of Omaha's market share. First Natl Bank...

12/3,K/47 (Item 2 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

01661187

Sandsport Data - Services Data.

ANNUAL REPORT 1986 p. 01

... computerized services. These include medical billing for physician-clients to Medicaid, Medicare, insurance claims for **patient** care, summaries of accounts, case management reports and payroll.

SHARP is **another company** service exclusive that stands for: Sandsport Home Attendant Reporting Project. This broad spectrum **service** features: Medicaid reimbursable **billing**, **payroll** processing, tax preparation and reports, audit functions, unemployment insurance, wage reporting, **client** needs and management information reports.

Among the indicators affirming the value of Sandsport's health...

12/3,K/48 (Item 3 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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01656567

... Twenco subsidiary, owns and operates a recreation/retirement development at the Lake of the Ozarks. **Another** subsidiary, **DLT Corporation**, provides freight bill audit and **payment services** to its **clients**.

12/3,K/49 (Item 4 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00985107

Nottingham Building Society is offering Hong Kong-UK home banking services.
Economist December 9, 1983 p. 901

... cost UKL3mil and took 5 years to develop. For only long-distance charges, Hong Kong **customers** may phone the **service** and receive account information, **pay bills**, shift money from the building society to their banks, borrow money and send electronic messages to **other customers**. The **Bank** of Scotland is a junior partner in Homelink, which includes other videotex services like shopping...

12/3,K/50 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01995021 SUPPLIER NUMBER: 18791122 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks team up for online venture: IBM leads banking industry into private network. (Integrion bank/IBM consortium) (Trends) (Internet/Web/Online Service Information)

Levin, Carol

PC Magazine, v15, n19, p36(1)

Nov 5, 1996

ISSN: 0888-8507 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 409 LINE COUNT: 00036

... including Bank of America, Mellon Bank, and the Royal Bank of Canada (along with any **other bank** that wants to join)--can take advantage of economies of scale, thereby reducing the cost of developing online **services**. The network will support **bill payment**, portfolio management, Internet access, electronic commerce, and **customer service**.

The Internet is "hardly a network in which you can perform secure financial transactions...

12/3,K/51 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01959600 SUPPLIER NUMBER: 18504046 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bank Of America Gets Into Online Banking.

Newsbytes, pNEW07230029

July 23, 1996

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 305 LINE COUNT: 00028

... at <http://www.bankamerica.com>. Netscape's Web site is at <http://home.netscape.com>.

Another bank has recently jumped into the online fray. Earlier this month, Wells Fargo announced its "**Pay Anyone Bill Payment Service**," which lets its **customers** pay "anyone in the US." Wells Fargo's new service allows its customers to use...

12/3,K/52 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01739705 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HOUSTON COURT REPORTING FIRM HAS NATIONWIDE PLANS

(Litigation Resources of America to build the first nationwide company to provide court reporting and other litigation-related services)

Houston Chronicle , p N/A

January 22, 1997

DOCUMENT TYPE: Regional Newspaper (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 267

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a similar network in Florida.

U.S. Court Reporters arranges court reporting services for corporate **clients** in other parts of the country.

He said insurance companies and **other** large **corporations** are the ultimate **customers** for court **services** because they **pay** the **bills** . Corporate legal departments want to get better prices and assured quality in return for their...

12/3,K/53 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01708076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A NYCE Niche For On-Line Services

(NYCE Corp, owner of the NYCE ATM network, is promoting its own home banking program)

Report on Home Banking & Financial Services, v 2, n 6, p 3

December 24, 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 489

ABSTRACT:

...its own home banking program rather than serving as a gateway and remarketer of 3rd- **party bill payment** and home banking **services** . NYCE has 4 bank **customers** for its program and is in discussions with 20-25 **other** financial **institutions** . The company predicts as many as 50 institutions could be live with NYCE home banking...

12/3,K/54 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01692050 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Just Say It And Pay It

(Visa International implements voice recognition technology with service that lets customers pay bills via natural voice commands)

Information Week, n 610, p 96

December 16, 1996

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...moving out of the labs and into corporate applications. Visa International this month became the **second** large financial **institution**

to implement the technology, with a **service** that lets bank **customers** **pay** their **bills** by calling in and using natural voice commands. "We're going to change the way..."

12/3,K/55 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01618636 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Publisher's Note...

(One driver of the surge in PC banking customers is the popularity of **personal financial management software**)

Report on Home Banking & Financial Services, v 1, n 16, p 2

September 25, 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 504

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...PC banking customers grew by 125,000 in just six months after the bank eliminated **customer** fees for banking and **bill payment services**. Today, it is estimated that Citibank has more than 200,000 PC banking **customers**.

Citibank's success has prompted **other banks** to reduce or eliminate their fees for home banking and **bill payment services**. Among the 35 largest U.S. banks, 21 now offer home banking services. Among those...

12/3,K/56 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01603535 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Deluxe Option For Banks Going Online

(Online Resources & Communications and Deluxe Data Systems launch alliance that aims to leverages ties to EFT networks to sign up financial **institution clients**)

Bank Network News, v 15, n 5, p 1+

July 26, 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1438

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

One company jumped into home banking early, but struggled to sell its service to financial **institutions**. **Another** has hundreds of financial institution **customers**, but struggled to get into home banking.

The first has proven home banking and **bill payment** software and **services**, but has had to build expensive links to the processors and EFT networks that connect to **banks**. The **other** has links to many processors and networks, but not the software.

In short, Online Resources...

12/3,K/57 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01225027 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AT&T enters home banking

(AT&T has will offer bill paying services with Checkfree; Notes AT&T selling home banking services)

Retail Banker International, n 328, p 8

June 26, 1995

DOCUMENT TYPE: Newsletter ISSN: 0261-1740 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 319

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...consumer ITV system for financial services in the US, as well as the entry of **another** formidable non- **bank** competitor into the burgeoning US market for remote retail financial services.

AT&T Checkfree **Services** will offer **bill payment** to all **customers** with current accounts who have PCs or AT&T HomeCenter systems. **Customers** with PCs and modems will receive AT&T bill payment software for \$5.95 to...

12/3,K/58 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01217730 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks Freeze Debit Fees To Shorten Teller Lines

(Consumer debit card fees to decline as usage grows; Citibank and First

Chicago adopt new strategies to encourage debit card use)

Debit Card News, v 1, n 1, p 1+

June 15, 1995

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1139

ABSTRACT:

...proprietary ATM transactions, for home banking on personal computers or screen telephones, and for its **bill payment service** for **customers** in the New York metropolitan area and Connecticut. **Other banks**, like NBD Bank and Norwest Corp (Minneapolis, MN), question a connection between pricing and ATM...

12/3,K/59 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0008569473 BOGIQAAAG5FT

Companies and Finance: The Americas: Intuit agrees sale of bill-payment unit

LOUISE KEHOE

Financial Times, London Edition 1 ED, P 26

Tuesday, September 17, 1996

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 302

The deal will make CheckFree the provider of home banking and **bill - payment services** for more than 180 financial institutions, bringing its **customer** base to more than 1m.

Intuit said the divestment would give **banks** and **other** financial services groups using Quicken a choice of financial processing options, including the Internet.

Intuit...

12/3,K/60 (Item 2 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0006039836 BOBKLBYYAANFT

Survey of Computers in Finance (14): Banks change their direction - The development of teller machines

CHRISTOPHER PRICE

Financial Times, P VIII

Tuesday, November 12, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 847

...several thousand have been distributed in the past year.

The modems, which uses the Videotext **service**, allow **customers** to **pay bills** and move money around accounts. The bank, while not interested in offering other financial services, is holding discussions with **other institutions** with a view to extending the home banking service.

'The Bank of Scotland believes that...

12/3,K/61 (Item 3 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0003512261 B06D1A1ADMFT

Tough Measures For Life Sellers / SIB-Miboc policy statement on life assurance and unit trusts

CLIVE WOLMAN

Financial Times, P 8

Tuesday, April 22, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 435

...to the marketing of life assurance and unit trusts. '

Introducers, who merely refer potential investment **clients** to an insurance or **other** financial service **company** 'on a very infrequent basis,' may fall outside the provisions of the document and the **Financial Services Bill**, the document says. It adds that the board is continuing discussions on how to regulate...

12/3,K/62 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03438617 Supplier Number: 47086533 (USE FORMAT 7 FOR FULLTEXT)

Nationsbank PC service grows

Direct Delivery International, n16, pN/A

Feb 1, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 282

... the ability to transfer funds and pay bills online.

Piper explained:"We control the processing, **customer service** and **bill - pay** remittance by doing it all in-house. So, NationsBank employees provide the support services, whereas **other banks** generally out-source these functions."

Users can also retrieve account balances, budget their finances, track ...

12/3,K/63 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03290485 Supplier Number: 46760271 (USE FORMAT 7 FOR FULLTEXT)

ONLINE COMMERCE, DIGITAL CASH & BILLING * IBM and 15 Banks Offer

Network-Based Electronic Banking

Internet Content Report, v1, n14, pN/A

Oct 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; General

Word Count: 150

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Bank and IBM have formed a limited liability company, Integrion Financial Network, along with 14 **other** U.S. **banks**. Integrion Financial Network will offer home banking, electronic commerce, **financial** management and **bill payment services** to **customers** and small businesses in the U.S. and Canada. Since the Integrion infrastructure is open...

12/3,K/64 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03267719 Supplier Number: 46706500 (USE FORMAT 7 FOR FULLTEXT)

INTEGRION OFFERS BANKS TRANSACTION PROCESSING

Retail Delivery Systems News, v1, n19, pN/A

Sept 13, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 468

... Visa Interactive, of Reston, Va. CheckFree says it will support Integrion and could provide third- **party** processing. But if Integrion builds its own **bill payment service** or partners with **another firm**, it will be competing with CheckFree, analysts say.

Analyst Caveat

Some industry observers caution that...

12/3,K/65 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02434250 Supplier Number: 44849155 (USE FORMAT 7 FOR FULLTEXT)

Home banking is coming within the grasp of small banks and thrifts

CardFAX, pN/A

July 18, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 106

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...screen phones to customers for \$89 and \$99; the institutions pay \$10 a month per **customer** for the 24-Hour Online Banker **service**. Consumers can **pay bills**, schedule payments, transfer funds between accounts, inquire about account balances, and seuvre **other bank** services.

12/3,K/66 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02328076 Supplier Number: 44541754 (USE FORMAT 7 FOR FULLTEXT)

PRECEDENT AGREEMENT FOR THE FIRM TRANSPORTATION OF NATURAL GAS

Gas Transactions Report, v2, n6, pN/A

March 25, 1994

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 988

... costs of the facilities attributable to the service which has been terminated. At such time **Customer** shall cease **paying** the monthly **charge** attributable to the terminated **service**. In addition, if and to the extent that **Customer** terminates this Agreement and the FERC or any **other agency** having jurisdiction over the facilities applicable to the service determines that such facilities are not...

12/3,K/67 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02316474 Supplier Number: 44506329 (USE FORMAT 7 FOR FULLTEXT)
NEWS ANALYSIS: HOME BANKING MAKES A COMEBACK: VISA JOINS US ORDER'S STEPPED UP BANK STRATEGY; ONLINE RESOURCES ADDS BROKERAGE OPTION
Information & Interactive Services Report, v15, n5, pN/A
March 11, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2167

... of about 130,000.
These figures represent less than half of the PC-based bank **customers**. Overall, fewer than 300,000 Americans pay bills or handle **other** limited **bank** activities through their PCs. This includes about 25,000 Prodigy **customers** who use the private-label **bill - paying service**, operated by Chemical Bank. In addition, Checkfree serves an estimated 150,000 users, including **customers** who use the bill-paying features bundled into home accounting software packages. It is believed...

12/3,K/68 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0712807 BW1114

AFTECH ONLINE: AFTECH taps Online Resources as sole third-party bill payer

June 12, 1997

Byline: Business Editors

...s Web site design and development services.

Online Resources, which already provides home banking and **bill paying services** to credit unions and **other** financial **institutions** nationwide, has an extensive database of merchants, solid bill payment experience and boasts the lowest inquiry rate among all **bill paying service** providers. It also designs, develops and maintains Web sites for financial institution **clients**. AFTECH President William P. Guiney said these are just a few of the reasons AFTECH...

12/3,K/69 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1115186 NYM038
Secure, Electronic Cash Wallets Now Available Through Alliance Forged by Digital Insight Inc. and CyberCash Inc.

DATE: June 23, 1997 07:57 EDT WORD COUNT: 678

... financial institutions conduct live banking transactions via Digital Insight's AXIS system and dozens of other financial institutions are committed to offering it to their customers .

The AXIS Home Banking System includes real-time account access, stock quotes, bill payment , auto buying services , financial wizards, interfaces to Quicken(R) and Money(R) 97, as well as custom application...

12/3,K/70 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0944684

**FUTURE BELONGS TO FINANCIAL SERVICE ORGANIZATIONS, NOT TRADITIONAL PLAYERS,
SAYS FIFTH ANNUAL SURVEY**

DATE: May 2, 1996

09:23 E.T.

WORD COUNT: 771

...planned to pilot accessing and managing financial holdings through interactive television. Through a value network, customers will be able to access their accounts held at many different financial services organizations and be able to pay bills , shop for a mutual fund or apply for a mortgage from virtually anywhere.

According, to...

Set	Items	Description
S1	1488779	FEE OR FEES OR COST? OR DUES OR CHARG? OR BILL? ? OR BILLI- NG OR INVOIC?
S2	991297	PAY???? OR SETTLE? OR DISBURS? OR FINANC?
S3	1232447	SERVICE? OR PATENT? OR TRADEMARK?
S4	3464215	OTHER? OR ANOTHER OR DIFFERENT OR SECOND OR 2ND OR SEPARATE
S5	694657	CLIENT? OR CUSTOMER? OR PATIENT? OR PARTY OR PARTIES
S6	2749778	ORGANIZATION? OR ORGANISATION? OR COMPANY OR AGENCY OR FIR- M? ? OR CORPORATION? OR BANK? ? OR INSTITUTION?
S7	7024	S1 AND S2 AND S3 AND S5 AND S6
S8	4634	S1(5N)S2(5N)S3
S9	57343	S4(2N)S6
S10	106	S8 AND S9
S11	48	S10 AND S5
S12	55	S8(20N)S9
S13	78	S11 OR S12
S14	33	S13 NOT PY>1997
S15	31	S14 NOT PD=19970722:20020823
S16	30	RD (unique items)

?show files

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(c) 2002 Institution of Electrical Engineers

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(c) 2002 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Aug 23
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16/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03748877 INSPEC Abstract Number: D90002782

Title: Direct line to money (telephone banking)

Author(s): Horner, S.

Journal: Communicate p.32, 34-6

Publication Date: Aug. 1990 Country of Publication: UK

CODEN: CTUSD8 ISSN: 0264-4509

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Telephone banking seems to latest service which is about to gain mass popularity. There has been a stream of banks and building societies launching various telephone banking **services** that allow **customers** to **pay bills** or find out about their bank balances, by calling a dedicated telephone line. Banks and building societies which are supplying this type of service say telephone banking does away with unnecessary visits to local branches. It also gives **customers** access to banking facilities outside normal banking hours, in the convenience of their homes, offices or wherever there is a telephone. The author describes First Direct, a subsidiary of Midland Bank, which provides full banking facilities. Services available from **other banks** and building societies are also discussed, in particular the TSB Speedlink service. (0 Refs)

Subfile: D

Descriptors: banking; telephony

Identifiers: telephone banking; building societies; dedicated telephone line; First Direct; Midland Bank; TSB Speedlink service

Class Codes: D2050E (Banking); D4070 (Telephone systems)

16/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01109530 ORDER NO: AAD90-17816

CASH MANAGEMENT PRACTICES IN HOSPITALS WITHIN THE LOS ANGELES COUNTY (CALIFORNIA)

Author: ANAEBERE, VICTORIA NWADA

Degree: D.P.A.

Year: 1989

Corporate Source/Institution: UNIVERSITY OF LA VERNE (0476)

Adviser: STUART MANDELL

Source: VOLUME 51/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 587. 205 PAGES

Descriptors: ECONOMICS, FINANCE; HEALTH SCIENCES, HOSPITAL MANAGEMENT

Descriptor Codes: 0508; 0769

Purpose. The purpose of this study was to examine cash management practices in hospitals within the Los Angeles County and the problems they encounter in managing their cash. Based upon the findings, a model was proposed that would help the referenced hospitals and similar organizations in their cash management.

Method. A cash management check-list was developed and field tested by the researcher. Other information used in the analysis was generated from both interviews and questionnaires of one hundred and fifty one (151) people in one hundred and fifty one (151) Los Angeles County hospitals under study. Eight people were interviewed in the finance/accounting department of eight hospitals while one hundred and forty three people were contacted by questionnaire in the remaining hospitals. Of the total number of people contacted, forty-one people declined to participate. With the questionnaires, the participants were limited to written responses to twenty-eight multiple choice questions on cash management. Interviews were used to allow for a more in-depth look at the questions. The responses from both the interviews and questionnaires were analyzed in tables in relationship to the cash management check-list.

Findings. Results indicated that: (1) cash management practices differed in hospitals within the Los Angeles County; and (2) the major

problem facing the hospitals was inadequate cash inflow to off-set the cash outflow.

Conclusions and recommendations. (1) The cash management theory should be used as a guide line for hospitals' cash management practices. (2) Hospitals should improve the in-house bill processing procedure to increase the rate at which they will be able to submit **bills** to both third **party payers** and self-responsible **payors**. (3) There should be in- **service** training in the area of **bill** processing which should be based upon the policy or need of a hospital. (4) A system should be established to promote the sharing and discussion of the in-house bill processing method as a collaborative effort toward improvement.

The following recommendations are offered for further research: (5) Repeat this study with hospitals in other counties. (6) Repeat this study to include **other organizations**, such as commercial industries. (7) Repeat this study with hospitals in a third world country. (8) Study the effects of the use of in-house bill processing time period on cash inflow.

16/5/3 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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694954 ORDER NO: AAD80-21849

THE STATE SCHOOL PLANT UNIT

Author: WATSON, WINSTEAD EARL

Degree: ED.D.

Year: 1980

Corporate Source/Institution: DUKE UNIVERSITY (0066)

Source: VOLUME 41/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1339. 180 PAGES

Descriptors: EDUCATION, ADMINISTRATION

Descriptor Codes: 0514

Due primarily to recent federal legislation (handicapped child) and the rapid rise in energy costs, the local school districts are finding it more difficult to act alone in planning school facility design and construction. Furthermore, the increased state funding of school facilities is creating more interest at the state level to provide additional direction in the use of state monies.

The purposes of this study were to determine the number and qualifications of personnel involved in school facility planning of selected state education agencies, to determine the type and scope of facility planning and construction services offered by state education agencies, and to determine the organization of the state education agency in relationship to the organization of the state school plant unit.

Historical and related literature regarding state school facility planning was reviewed. A questionnaire was developed and distributed to the heads of selected state school plant units to determine the range of services provided by these units and the organizational arrangements of these units. To determine the recommended range of services and organizational arrangements, thirteen professionals in the school plant field were asked to make recommendations with regard to services and organization of state school plant units.

The recommendations of this study include the following: (1) The state school plant unit should operate as a separate department or unit within the state education agency. (2) Based on the present personnel status of the units selected for this study in relationship to the recommendations of the members of the jury, the need exists generally to increase the number of engineers, equipment planning specialists, and research analysts. (3) A state school plant unit should provide the following kinds of services relating to grade-level organization and attendance areas: conducts studies regarding the feasibility of grade reorganization; makes recommendations to discontinue use of school building; identifies need to build new schools; and conducts studies regarding the feasibility of merger of administrative units. (4) A state school plant unit should provide the following kinds of services relating to the construction and renovation of facilities: evaluates school sites; approves school sites; reviews preliminary architectural plans; approves

working drawings; approve plans for building code compliance; assists with mediation among owner, architect, and contractor; evaluates feasibility of renovations; makes recommendations for renovations to accommodate the handicapped; and makes recommendations for renovations to conserve energy. (5) The local education agency should be mandated by state legislation to have plans for building code compliance approved by the state school plant unit. (6) The local education agency should be mandated by state legislation to have safety and fire inspections made by a state **agency other** than the state education agency. (7) A state school plant unit should provide the following kinds of **services** relating to **finance** of plants and programs: makes **cost** projections of new facilities and provides guidance regarding the passage of a bond referendum. (8) Services provided by the state school plant unit to the local education unit should be generally of an advisory and consultative nature, with the exception that the state school plant unit should have the authority to approve plans for building code compliance. (9) The state school plant unit should avoid responsibilities not directly related to the functional planning process.

A study is recommended to determine the availability of qualified professionals in the universities who could assist with school facility planning. In addition, a study is recommended to examine legislation dealing with school facility planning and construction and the impact of this legislation on the state school plant unit.

16/5/4 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00101000 DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381); Internet Marketing (835552)

TITLE: Banks cash in on Web
AUTHOR: Hayes, Frank
SOURCE: Computerworld, v31 n17 p57(2) Apr 28, 1997
ISSN: 0010-4841
HOME PAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The online banking World Wide Web sites of five of the largest U.S. banks (the only large national banks with Web-based banking) are described. They are the sites run by Wells Fargo Bank, Bank of America, U.S. Bank, First Union, and Atlanta Internet Bank. Many **other** smaller **banks** and credit unions use the Web, but mega-banks like Citibank and First Chicago are hanging back, and provide only informational Web sites. Wells Fargo has a slightly better site than Bank of America, with a better design that supports multiple browsers and pages that fit in a narrow pane that does not take up the whole screen. Users log on using a Social Security number and a password, which eliminates the need to learn an account number. **Customers** log on to B of A's site using the last nine digits of an ATM card number and a password. Both banks have exactly the same feature set, including the ability to create a profile that automates tasks. First Union's **services** are currently free, but First Union plans to add for-**fee bill paying**. U.S. Bank will merge with Bancorp and First Bank System, and will cover the largest geographic area in the U.S. Atlanta Internet Bank has an intuitive interface, but users have to use mail or the telephone to apply for an account, and services often simply provide another phone number.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts Tables
DESCRIPTORS: Banks; E-Banking; Financial Institutions; Internet Marketing
REVISION DATE: 20020819

16/5/5 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096636 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (Electronic Data Interchange) (830052); Banks (830381)

TITLE: Chasing EDI onto the Internet
AUTHOR: Wagner, Mitch
SOURCE: Computerworld, v30 n45 p67(2) Nov 4, 1996
ISSN: 0010-4841
HOME PAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The Chase Manhattan Bank is following its corporate **customers** onto the Internet by offering financial services online. The bank plans to use electronic commerce to attract new **customers** and service existing ones. The bank is testing out new Internet-based electronic data interchange (EDI) **payment services** and is also considering a consumer **bill payment service**. Leading the effort will be Chase's EDI **payment processing service**. The company will be providing these **services** to companies that already use EDI on the Internet. The bank is starting out with a pilot program, and if the initial trial is successful, Chase will offer the service to **other customers**. The **bank** is also considering other EDI-based services, such as acting as a middleman for corporate **customers** that buy and sell business supplies. Under that service, Chase's corporate **customers** would be able to order office products through a Web site from vendors that are also Chase **customers**.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Banks; EDI (Electronic Data Interchange); EFT (Electronic Funds Transfer); Financial Institutions; Internet
REVISION DATE: 20020819

16/5/6 (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00095613 DOCUMENT TYPE: Review

PRODUCT NAMES: Security First Network Bank (636452); Wells Fargo Online Banking (636461)

TITLE: First Banks of Cyberspace
AUTHOR: Hogan, Mike
SOURCE: PC/Computing, v9 n10 p76(2) Oct 1996
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Online banking is a handy way to avoid standing in lines and rushing to get to the bank before it closes. Bank of America HomeBanking, Security First Network Bank, and Wells Fargo Online Banking all let users access account information online, check balances, transfer funds, **pay bills**, and apply for loans. The **services** also furnish details of account activity, such as information on which checks have cleared. Online banking can mean lower annual costs, and transactions are secure thanks to encryption technology. It has been only recently that regulations allowed banks to

allow transactions to take place on the Internet. Besides these three major banks, 50 other banks are also offering direct banking through third-party software products such as Quicken, Microsoft Money, or MECA Software's Managing Your Money. Security First Network Bank is the first all-Internet bank, and its lack of a physical structure allows it to offer more competitive rates for services.

COMPANY NAME: Security First Network Bank (623539); Wells Fargo & Co (623521)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Bank Statement Reconciliation; Banks; E-Banking; EFT (Electronic Funds Transfer); Personal Finance

REVISION DATE: 20001130

16/5/7 (Item 4 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00094218 DOCUMENT TYPE: Review

PRODUCT NAMES: Financial Information (833452); Stock Market (830238)

TITLE: Sizing Up the Second Tier

AUTHOR: Sales, Robert

SOURCE: Wall Street & Technology, v14 n6 p20(3) Jun 1996SP

ISSN: 1060-989X

HOME PAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Midar-Kapiti (Market Watch) and A-T Financial (Financial Information Platform) are among a growing number of small but influential providers of financial data sources. These so-called **second-tier firms** are noted for their Microsoft-compliant implementations, which provide many hidden conveniences for their **customers**. Most of these midrange vendors also feature UNIX support. Many support OS/2 and other systems as well. These **financial services** offer **cost** advantages to mid-size traders, and they are placing increasing pressure on the 'big guys.' Trading data providers offer services to a comparatively limited **clientele**. As a result, the competition for subscribers is intense in this volatile and dynamic marketplace.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Buyers Guides Screen Layouts

DESCRIPTORS: Content Providers; Financial Information; Information Retrieval; Investment Analysis; Stock Market; UNIX

REVISION DATE: 20000830

16/5/8 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00076082 DOCUMENT TYPE: Review

PRODUCT NAMES: Industry.Net Online Marketplace (556548)

TITLE: Improved Internet security enabling on-line commerce

AUTHOR: Knowles, Anne

SOURCE: PC Week, v12 n11 p1(2) Mar 20, 1995

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Improvements in Internet security spur businesses to consider providing online transaction services to **customers** . First Union Corporation plans to offer CommunityCommerce shopping services before the end of the year (1995). **Other banks** may follow suit, with plans to provide online banking and payment services also in the offing. Also in the works is the expansion of Industry.Net's Online Marketplace on the World Wide Web. Plans for the third quarter (1995) will establish buyers' access to **payment transaction services** . Lower **costs** coupled with the introduction of new security protocols such as the Secure Sockets Layer (SSL) and the Secure Hypertext Transfer Protocol (S-HTTP) are cited as forces enabling the expansion of these innovative services.

COMPANY NAME: Industry.Net (603236)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Banks; Computer Security; EFT (Electronic Funds Transfer);
Internet Security; System Monitoring
REVISION DATE: 20010330

16/5/9 (Item 6 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00068424 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Windows NT (347973); Microsoft Visual Basic (328081); OS/2 (702153); HP-UX (210056); AIX (695947)

TITLE: Client /Server Payoff: Innovative Projects Go to the Bottom Line
AUTHOR: Asbrand, Deborah
SOURCE: InfoWorld, v16 n38 p59(8) Sep 19, 1994
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Aggressive, successful **client** /server system implementations devised by 10 firms are highlighted. These companies think toward the future, and they stress that freedom to experiment and fail with various techniques is key to ultimate success, regardless of the market served. The 10 companies spent less than 90 others interviewed on **client** /server installations, but achieved results that make them more competitive and better able to serve **customers** . The largest portion of budgeted funds goes to the database, and other significant budgeted areas include legacy and new application reengineering, desktop devices, and LANs. A major international communications services provider gained speed, precision, and flexibility with the installation of Microsoft Windows NT, Visual Basic, and OS/2; **another firm** , a provider of **financial services** , uses flexible, **cost** effective X11 Open Look, Motif, HP/UX, and AIX on a Simple Network Management Protocol-based system.

COMPANY NAME: Microsoft Corp (112127); IBM Corp (351245);
Hewlett-Packard Co (351016)
SPECIAL FEATURE: Graphs Tables
DESCRIPTORS: AIX; **Client** /server; HP; HP-UX; IBM PC & Compatibles; Motif;
Network Software; Operating Systems; Windows NT/2000
REVISION DATE: 20000830

16/5/10 (Item 1 from file: 474)
DIALOG(R) File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

01115581 NYT Sequence Number: 064725811008
Sen Jake Garn introduces legislation designed to help banks and thrift

institutions compete more effectively against other institutions offering financial services . Bill , which would authorize banks and thrift institutions to sell interests in mutual funds and permit commercial banks to underwrite municipal revenue bonds, is expected to open up major battle with securities industry (S) .)

New York Times, Col. 1, Pg. 11, Sec. 4

Thursday October 8 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: SAVINGS AND LOAN ASSNS; BANKS AND BANKING; SAVINGS BANKS (MUTUAL); LAW AND LEGISLATION (FEDERAL); STOCKS AND BONDS (GENERAL); MUTUAL FUNDS; REVENUE BONDS; BROKERS AND BROKERAGE FIRMS
PERSONAL NAMES: GARN, JAKE (SEN)

16/5/11 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

00974077 NYT Sequence Number: 091913790210

Spot survey finds that depositors with \$1,000 minimum balances fare best with NOW interest-bearing accounts. Consumers with deposits less than \$1,000 face a bewildering and expensive array of charges. Survey also shows that minimum balances for free NOW's, those without charges of any kind, range from a high of \$3,000 to a low of \$500. Account offered by West Side Federal Savings & Loan Assn is considered to be the most advantageous because of its simplicity. West Side offers free NOW's to depositors who maintain balances of at least \$500, as well as to all older citizens, regardless of size of their bank account. Offerings by other New York institutions detailed. Consumers are advised to consider monthly service charge , per-check charge and whether bank stops paying interest on small balances before choosing among different accounts offered. Table comparing different NOW accounts (M) .)

RANKIN, DEBORAH

New York Times, Col. 1, Pg. 26

Saturday February 10 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Table

COMPANY NAMES: WEST SIDE FEDERAL SAVINGS & LOAN ASSN

DESCRIPTORS: BANKS AND BANKING; NEGOTIATED ORDERS OF WITHDRAWAL (NOW ACCOUNTS); RATES; SAVINGS AND LOAN ASSNS; SAVINGS BANKS (MUTUAL); CONSUMER PROTECTION; CONSUMER COMPLAINTS

PERSONAL NAMES: RANKIN, DEBORAH

GEOGRAPHIC NAMES: NEW YORK CITY

16/5/12 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

01067221 NYT Sequence Number: 005875760924

Canadian Govt revises price and profit regulations for banks and other financial institutions . Extends freeze on bank service charges to Oct 31 '77. Will subject banks' profitability to net margin test based on domestic assets and set 85% of margin in base period. Will restrict spreads between certain interest rates charged customers and interest rates they pay on deposits (S) .)

Wall Street Journal, Col. 4, Pg. 22

Friday September 24 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; PRICES; INTEREST (MONEY); INTEREST RATES; LAW AND LEGISLATION (NON-US); PROFITS (INDUSTRY-WIDE); PROFITS
GEOGRAPHIC NAMES: CANADA

16/5/13 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06457289
BNP: un service \ domicile sur Internet
FRANCE: BNP LAUNCHES INTERNET BANKING SERVICE
Le Figaro (XMV) 11 Apr 1997 p.51
Language: FRENCH

French bank BNP is to launch a home banking service on the Internet called BNP-Net. It is the **second** French **bank** to offer such a **service** after CrZdit Mutuel. Upon **payment** of a subscription **fee** (FFr 45 per month) **customers** will be able to check their accounts and their credit situation, download the data onto their PC for personal budget management. Account downloading will be a free service for the first year. The general idea is to offer **customers** all the home banking services already available on the Minitel. The initial range of services will expand rapidly to include credit transfer facility, most recent banking card transactions, share portfolio statement and latest stock market news.

COMPANY: CREDIT MUTUEL; BNP

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Database Vendors (7375);
EVENT: Product Design & Development (33); Planning & Information (22);
Marketing Procedures (24);
COUNTRY: France (4FRA);

16/5/14 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06419171
People's Telephone
HONG KONG: PEOPLE'S TELEPHONE PLANS FOR PCS
Sing Tao Daily (XKL) 18 Jan 1997 p.e1
Language: CHINESE

People's Telephone, one of the PCS operators in Hong Kong will reduce its PCS handset prices to between HK\$2,000 and HK\$4,000, because of keen competition. In addition, it will not collect registration fee, SIM card fee and basic monthly **service fee**. However, **customers** are required to make initial **payment** of HK\$600 for 600 minutes talk time free. After that, the telephone charge will be HK\$1 per min. People's Telephone plans to begin service with 100 base stations, rising to 495 stations within three years. It will open 6 to 8 outlets invest about HK\$1 bn in first three years, targeting 300,000 **customers**. The **company** and **other** five PCS operators have signed contract to build base stations in two cross harbour tunnels and Tate's Carin Tunnel by May 1997. *

COMPANY: PEOPLE'S TELEPHONE

PRODUCT: Cellular Radio Services (4811CR);
EVENT: Planning & Information (22);
COUNTRY: Hong Kong (9HON);

16/5/15 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06401702
Taiwan: Fubon Bank operates IDE.
TAIWAN: EDI, BANK IN OFFICE BY FUBON BANK

Commercial Times (XKC) December 1996 P.16
Language: CHINESE

Fubon Bank in Taiwan has introduced its EDI transfer service which will be a bridge between enterprises, government institutes and **banks** (branches or **other banks**). Enterprises can transfer capitals, transmit correspondence, operate transaction and **pay bills** under EDI transfer **service** through computers in their offices. EDI also make use of the IC safety system with electronic chop RSA that can avoid the transmitted correspondences to be stolen. *

COMPANY: FUBON BANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);
EVENT: Companies Activities (10);
COUNTRY: Taiwan (9TAI);

16/5/16 (Item 4 from file: 583)
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06389625

GIO TO STEP UP ACTIVITIES IN ASIA

AUSTRALIA: GIO GOING EAST
The Australian Financial Review (AFR) 5 Nov 1996 P.21
Language: ENGLISH

GIO Australia Holdings Ltd expects to make significant investments in the insurance and **financial services** markets in Asia in the next 5 years. Mr **Bill Jocelyn**, its managing director revealed that the group had been negotiating with 2 **separate firms** in Indonesia and Thailand, and it aims to unveil the joint venture agreements before the end of the existing calendar year. GIO plans to invest about AU\$ 10-20 mn in each country, and it also hopes to enter more joint ventures in future. According to Mr Jocelyn, the nations that tops its investment list being Malaysia, Thailand, India, Indonesia and the Philippines. Despite expanding its overseas operation, GIO will proceed to write the bulk of its insurance business in Australia.

COMPANY: GIO AUSTRALIA

PRODUCT: Insurance (6300);
EVENT: Planning & Information (22);
COUNTRY: Australia (9AUS);

16/5/17 (Item 5 from file: 583)
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06376897

Foreign banks introduce 2% credit card service charge rate to attrac\

TAIWAN: STIFF FIGHT FOR CARD PAYMENT STORES
Commercial Times (XKC) 07 Oct 1996 p.6
Language: CHINESE

In order to cope with the growth of the credit card issuing business, many Taiwan banks actively develop their exclusive store network by signing small shops and **other banks** ' exclusive stores to accept their credit card **payment bills**. Some foreign banks even use 2% credit card **service charge** rate to attract **clients**. Analysts view this as kind of unhealthy competition and warn of the side effects of increasing bad debt cases and subsequent high risk involved. *

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Marketing Procedures (24);

COUNTRY: Taiwan (9TAI);

16/5/18 (Item 6 from file: 583)
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06223846

Sistelcom denuncia a su competidora Cersa y desata una guerra en el \

SPAIN: PAGER COMPANY ACCUSED OF UNFAIR PLAY

Expansion (EXN) 02 Nov 1995 p.3

Language: SPANISH

Personal pager company of Spain, Compania Europea de Radiobusqueda (Cersa) has been accused by **second** leading pager **company** Sistelcom (leading company is Mensatel) of unfair competition and favouritism by State-owned **company** Telefonica. While **other** pager operators must **pay** Telefonica the **cost** of **services** rendered through the 900 line (free use to the caller) and for transmission of messages, Cersa does not get charged. A source close to Sistelcom claims that part of the reason could be that Cersa's majority owner, Banco Bilbao Vizcaya, is part of Telefonica's "strong nucleus". Sistelcom claims it will discontinue payments to Telefonica until the government has resolved the issue. There are currently 175,000 pagers in use in Spain, of which 14.2% were sold by Cersa, 22.8% by Sistelcom and 36.5% by Mensatel. Total turnover for Sistelcom in 1994 was Pta 1,200mn. The company registered losses of over Pta 400mn. The sector claims the market is saturated causing prices to go down.

COMPANY: MENSATEL; TELEFONICA; BANCO BILBAO VIZCAYA; MENSATEL; SISTELCOM;
COMPANIA EUROPEA DE RADIOBUSQUEDA

PRODUCT: Communications Eqp ex Tel (3662);

EVENT: National Government Economics (94);

COUNTRY: Spain (4SPA);

16/5/19 (Item 7 from file: 583)
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06220746

SCB Video Banking launched to boost retail service

THAILAND: SCB GOES ON-LINE BY NOVEMBER 1995

The Nation (XBO) 20 Oct 1995 P.14

Language: ENGLISH

In Thailand, Line Technology Ltd, the operator of the COMLINE on-line system, has entered into a one-year agreement with Siam Commercial Bank (SCB) to offer the latter's electronic banking services via its network from November 1995. SCB is the first bank in Thailand to introduce on-line banking services. According to Line Technology, it is in the process of striking similar deals with four or five **other banks**. The forthcoming SCB Video Banking Service is aimed at providing greater convenience to consumer banking **customers** by facilitating the electronic transfer of funds, the on-line verification of account balances and a host of other services. In addition, users will be able to access financial information pertaining to international money markets and national economic indicators via the network. SCB is planning to offer loan re-finance services and letter of credit status on the network by mid-1996. Other on-line **services** in the pipeline include allowing users to **settle** their credit card payments and utilities **bills**. The SCB Video Banking **Service** is expected to attract between 1,000 and 2,000 users in 1996. Each transaction on the network is likely to cost the **customer** B 5 per minute. The bank has earmarked a budget of B 10 mn for the acquisition of hardware and software required to support its new services. The investment would eventually translate into lower operating costs for the consumer banking division of SCB. Under the contract's revenue-sharing terms, Line Technology will be entitled to 45% of the total fee-based income while SCB will receive a 40% share. The remaining 15% will accrue to the Telephone Organization of

Thailand.

COMPANY: COMLINE; SIAM COMMERCIAL BANK; LINE TECHNOLOGY

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020); Database Vendors (7375);

EVENT: General Management Services (26); Product Design & Development (33);

COUNTRY: Thailand (9THA);

16/5/20 (Item 8 from file: 583)

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06089749

hole in the wallet

UK: BANKS PLAN ATM EXPANSION

Banking Technology (BTY) Dec/Jan 1994 p.18-22

Language: ENGLISH

Contradictory consumer behaviour is one obstacle to banks deciding on a strategy for installing ATMs, or cash dispensers. While more dispensers are wanted by 28% of people who visit their bank regularly for reasons other than using ATMs, there are still 49% of people who have never used an ATM. Location is seen as a major factor for attracting more users, with 42% of people wanting to see more cash dispensers at supermarkets, according to a poll by Mori. Garages and railway stations are also key potential sites. Access for **customers of other banks** is popular among consumers, but costs the bank around GBP 0.5 each time a 'disloyal' transaction is made. For this reason, some banks may soon offer bonuses for loyalty, or may add **fee - paying services** such as selling bus passes or stamps. Banks are also considering offering retail vouchers by using the spare cassette capacity in the ATM in order to attract **customers**.

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);

EVENT: Sales & Consumption (65); Marketing Procedures (24);

COUNTRY: United Kingdom (4UK);

16/5/21 (Item 9 from file: 583)

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05997975

Credit Card market's intensive competition

TAIWAN: EXPRESS CREDIT CARD ISSUE SERVICE

Economic Daily News (XKD) 18 Apr 1994 p.4

Language: CHINESE

Due to the intensive competition in the credit card market, many banks including China Trust Bank, are providing an express card issue service.

Clients would have to apply to the bank in person, if the information is of no problems, a credit card will be issued within 5 days. **Otherwise**, the **bank** will **pay** for the first year annual **fee**. This **service** is especially popular during the holiday seasons.

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Marketing Procedures (24);

COUNTRY: Taiwan (9TAI);

16/5/22 (Item 10 from file: 583)

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05968709

New banks operate differently in automation services

TAIWAN: ON ATM SERVICES BY NEW BANKS

Economic Daily News (XKD) 15 Mar 1994 p.5

Language: CHINESE

In Taiwan, statistics showed that ATMs set up by new banks amounted to 482 units up till January 1994 and over 700,000 "financial cards" have been issued. Of all the new banks, some set up their own automatic teller machines to facilitate the cash withdrawal service for **customers**, while some make use of **other banks'** ATMs to provide similar **services** for their own **clients**. Such banks and their **clients** have to **pay** NTD 10 and NTD 8 respectively as **charges** for the **service**. Banks providing the ATM service would receive NTD 12 of the NTD 18 payment, while the Financial Information Centre would take the remaining NTD 6. According to Lianbang Bank (translated name), it costs a lot to set up ATMs, but the bank currently receive nearly NTD 500,000 earnings each month from charges paid by **other new banks** using its ATM service. On the **other** hand, some **banks** have to pay about NTD 600,000-700,000 a month for such services. A table showing the respective number of ATMs set up by new banks is available in the article.

COMPANY: LIANBANG BANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);

EVENT: Market & Industry News (60);

COUNTRY: Taiwan (9TAI);

16/5/23 (Item 11 from file: 583)

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05953457

AIB Bank cuts cost of EU transfers

IRELAND: EU TRANSFER COSTS TO BE CUT BY AIB

Sunday Business Post (SBP) 6 Mar 1994 p.31

Language: ENGLISH

A new service, to be called Europayments, is to be started by the AIB Bank that will make it cheaper for **customers** to send small quantities of money to other EU nations via electronic means. The service begins on May 9 1994. There will be a 40% drop, to IRP 7, in the cost of sending as much as ECU 2500 between **different bank** accounts. A six-day delivery is also guaranteed. The **service** will mean that AIB will have the cheapest **costs** for small **payment** electronic transfers.

COMPANY: AIB

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Communications Eqp ex Tel (3662);

EVENT: Product Design & Development (33);

COUNTRY: Ireland/Eire (4IRE);

16/5/24 (Item 12 from file: 583)

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05933079

banker indforer discount konti

DENMARK: DISCOUNT BANK ACCOUNTS

Jyllands-Posten (JYP) 22 Jan 1994 p.1

Language: DANISH

Girobank is the first bank to introduce so-called discount bank accounts without fixed **charges**. **Customers** do however have to **pay** if they require any **services** for such an account. At the same time Girobank is introducing a fixed service charge for most accounts. For additional

services above a certain basic level customers have pay an extra charge . Other banks are expected to follow with both discount accounts and higher service charges.

COMPANY: GIROBANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Marketing Procedures (24); Companies Activities (10);
COUNTRY: Denmark (4DEN);

16/5/25 (Item 13 from file: 583)
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05906831
BT faces GBP30m bill under new Oftel deal
UK: OFTEL TO ANNOUNCE BT/MERCURY INTERCONNECTION
The Independent (TI) 29 Nov 1993 p.23
Language: ENGLISH

A new interconnection deal between Mercury and BT is due to be announced shortly by the UK telecommunications industry watchdog, Oftel. The deal is likely to involve BT paying GBP 20-30mn to Mercury in backdated charges. Oftel is already attempting to get BT to publish accounts for parts of its business, and is hoping to extend this to interconnection charges , to ensure that BT is paying as much for services as rival firms. Oftel wants to retain the right to alter prices if other firms deem them unfair. BT claims that services such as international and long-distance calls, should remain unregulated due to competition. If BT fails to agree with Oftel over accounting separation ad interconnection charges, the Monopolies & Mergers Commission may be called in.

COMPANY: MONOPOLIES & MERGERS COMMISSION; OFTEL; BT; MERCURY

PRODUCT: Telephone Communications (4811);
EVENT: Commodity & Service Prices (72); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

16/5/26 (Item 14 from file: 583)
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05896702
Milliarden-Investitionen fuer die Ost-Chemie
GERMANY: TREUHAND TO INVEST IN CHEMICAL INDUSTRY
Sueddeutsche Zeitung (SDZ) 15 Oct 1993 p.29
Language: GERMAN

The Treuhandanstalt is planning to invest billion amounts in the east German large-scale chemicals industry. A new cracker at Buna AG of Schkopau is to devour DM 1.2bn alone. The Treuhand is aiming to find investors participating in the investments planned by a minority share. The Russian gas group Gazprom, for instance, in talks with Thyssen and the Treuhand about a pipeline, has announced its interest. Leuna-based Leuna-Werke AG, Chemie AG of Bitterfeld and Buna AG are to be split in limited companies (GmbH). According to the Treuhand plans, one limited company in each case is to be in charge of services for new company settlements , while another is to combine company parts still to be privatized.

COMPANY: BUNA; GAZPROM; THYSSSEN; LEUNA; LEUNA-WERKE; LEUNA WERKE;
BITTERFELD; CHEMIE BITTERFELD

PRODUCT: Organic Chemicals (2860); Chemicals & Allied Products (2800);
EVENT: Capital Expenditure (43); Government Domestic Functions (97);
COUNTRY: East Germany (4GEREG);

16/5/27 (Item 15 from file: 583)
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05136339

Japaner sollen Lizenzgeuehren fuer LCDs zahlen
JAPAN - KYOCERA AND OTHERS TO PAY LCD PATENT LICENSING FEES
Markt & Technik (MUT) 22 May 1992 p13
ISSN: 0344-8843
Language: German

Kyocera is one of over 10 Japanese producers, which have been asked to pay licensing fees for SBE patents on LCDs, by ABB (Switzerland). The UK ministry of defence has also asked the firms to **pay charges** for **patents** relating to Super-Twisted technology. The **other** Japanese **firms** are Matsushita, Toshiba, Seiko-Epson, Alps, Hosiden and NEC. Industry experts estimate the charges at between Y3-4 bil. Japanese factories currently meet about 90% of world LCD demand.*

COMPANY: KYOCERA; ABB; MATSUSHITA; SEIKO-EPSON; TOSHIBA; HOSIDEN; ALPS;
NEC

PRODUCT: Television Equipment (3651TV); Computer Peripherals (3573CP);
EVENT: PATENTS & COPYRIGHTS (37); PATENTS & COPYRIGHTS (37);
MANUFACTURING/LICENSING AGREEMENTS (38); MANUFACTURING/LICENSING
AGREEMENTS (38);
COUNTRY: Japan (9JPN); OECD Pacific (915);

16/5/28 (Item 16 from file: 583)
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03006002

FACILITIES MANAGEMENT BECOMING MORE POPULAR
UK - FACILITIES MANAGEMENT BECOMING MORE POPULAR
Financial Times (C) 1991 (FT) 27 October 1989 p17

Facilities management (FM) is growing in popularity as more companies appreciate the merits of allowing an outside company manage their information technology. The Lewis retail group, the DRG paper company and Birmingham city council are amongst those which have chosen FM. FM is not only expensive, the Lewis group is paying the FM company EDS some GBP10 mil to run its telecoms and computers for seven years, but there is also a fear that technology is too important to leave to outsiders and that information is too valuable commercially to be divulged. However FM has many advantages. A FM company can take over when a company's IT has become too advanced and it wants to concentrate on its core business. A company can save **costs** because it is **paying** a variable **cost** rather than a fixed **cost**, use extra **services** only when necessary instead of having to buy new equipment and can enjoy economies of scale because a FM **company** can allocate **different** parts of a mainframe to its **clients**. FM contracts can also be very flexible the FM company can use existing equipment or install new, a contract can be short or long-term and equipment can be owned by the FM company or the **client**.
Copyright: Financial Times Ltd 1991

PRODUCT: Facilities Management Systems (3573FC); Network Management (3661NM);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/29 (Item 17 from file: 583)
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02536136

ERNST & WHINNEY LAUNCHES FINANCIAL SERVICES COMPANY

UK - ERNST & WHINNEY LAUNCHES FINANCIAL SERVICES COMPANY

Money Week (MYW) 15 February 1989 p3

Ernst & Whinney, UK accountancy firm, has launched a **separate company** to provide independent advice. Fimbra has fully authorised Ernst & Whinney **Financial Services**, which will offer a range of **financial** advice on a **fee - paying** basis. **Clients** will be typically drawn from the film and entertainments industry, rather than from the general public.

PRODUCT: Financial Services (6000); Insurance (6300);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);

South East Asia Treaty Organisation (913);

16/5/30 (Item 18 from file: 583)

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02410024

COOPERS & LYBRAND WINS GNMA CONTRACT FOR DATA PROCESSING

US - COOPERS & LYBRAND WINS GNMA CONTRACT FOR DATA PROCESSING

Computer Systems News (COS) 21 November 1988 p28

ISSN: 0164-9981

Coopers & Lybrand has won a contract which will span five years valued at USDlr5 mil to USDlr7 mil/y from the Govt National Mortgage Association (GNMA). The contract is for systems integration, data processing and compliance review services. The contract will be carried out with C&L's partner in **charge** of **financial** management and information **services**. Coopers won the contract in competition with the **other** Big Eight **firms**. The company is to install hardware and develop a custom mortgage software system for GNMA.

PRODUCT: Computer Software (7372); Computer Installation (7378CI);

Computer Services (COSV); CAD/CAM Mechanical Software (COSW);

EVENT: CONTRACTS & ORDERS (61);

COUNTRY: United States (1USA); NATO Countries (420); South East Asia

Treaty Organisation (913);